



Helping you finance your professional bridging program

Scotia Professional Plan



Global Strength, Community Reach

- Canada's most international bank
- Committed to the principles of strength, integrity and service for over 175 years
- Multi-channel delivery network of approximately 1,000 branches and 3,000 automated banking machines (ABMs) across Canada
- One of North America's premier financial institutions

StartRight with advice and simple solutions for your new journey.



Scotia Professional® Student Plan

Terms and Conditions

About the information we collect:

"You" and "your" refer to the applicant. "We", "our" and "us" mean Scotiabank, The Bank of Nova Scotia.

By signing this application you:

- Certify to us that the information about you is accurate and complete and may be relied on by us in any banking relationship with you
- Authorize us to obtain further information about you from time to time in connection with any banking relationship you are applying for, will apply for, or already have with us
- Authorize us to request and disclose information about you from and to credit reporting agencies, credit bureaus, other credit grantors, any person you have or propose to have financial relations with, and as otherwise permitted or required by law
- Authorize us to check the information you have given us from time to time
- Authorize and direct any person we may contact in this regard to provide us with such information
- Agree that, or until you tell us otherwise, we may use your personal information to tell you about our products and services and we can give this information to other members of the Scotiabank Group (where the law allows this) so that they may directly tell you about their products and services.

If this application for the Scotia Professional Student Plan is approved by us, you also:

- Authorize us to use your Social Insurance Number, if you give it to us on the form, to verify and report credit information about you with credit bureaus and credit reporting agencies
- Agree that while you are our customer, you will be bound by and abide by the Scotiabank Privacy Agreement, a copy of which has been provided to you or which can be obtained at any Scotiabank branch, or online at scotiabank.com

About this Scotia Professional Student Plan Application:

By completing this application, you affirm that:

- You are a Canadian citizen or landed immigrant;
- You are enrolled at a Canadian university, in a professional bridging/degree program approved by us for inclusion in the *Scotia Professional* Student Plan, or are performing a residency program approved by us for inclusion in *Scotia Professional* Student Plan;
- You will provide proof of enrolment, or residency and any other information we may require;
- You are not receiving a *Scotia* Student Loan for the current academic year.

About receiving Bursary Funds and/or Tuition Reimbursements:

In the event you receive bursary funds not accounted for on the front of this application or withdraw from the Institution and receive a reimbursement from the Institution for tuition or other fees, you agree to, and hereby authorize the Institution to forward the bursary funds not accounted for on the front of this application or the reimbursement to Scotiabank to pay amounts outstanding under your *Scotia Professional* Student Plan loan. In the event that such arrangements cannot be made between the Institution and the Bank, you agree to forward these funds to Scotiabank to pay amounts outstanding under your *Scotia Professional* Student Plan loan. Any surplus funds will then be provided by the Institution to you.

You agree you must pay any amounts owing under your *Scotia Professional* Student Plan loan if the amount of the reimbursement or bursary funds not accounted for on the front of this application is not sufficient to pay your full debt to us.





How will I cover my educational and living expenses?

Congratulations! You’ve made a big decision to immigrate to Canada. As a seasoned professional looking to establish yourself here, you may need to enter a bridging program before you start your professional career in Canada.

The *Scotia Professional*® Student Plan and the *Scotiabank StartRight*® Program¹ for newcomers offer customized financial solutions that include everything you need to help you obtain your professional accreditation so you can build your new life in Canada.

Finance Your Bridging Program

The *Scotia Professional*® Student Plan is designed to meet the unique financial needs of internationally educated professionals enrolling in programs offered by Canadian universities leading to their Canadian accreditation. The plan includes financial guidance from a dedicated Small Business advisor on how to update education with manageable debt:

- All the credit you need for the full term of your studies[†]
- No fee bank account²
- Competitive rates[†]
- VISA® card options to meet your needs and build your credit history
- Principal payments are deferred while you are studying.

Helping you find the money you need for your professional accreditation

Apply Today

Apply for your *Scotia Professional*® Student Plan today by completing the attached application. Bring it into your local Scotiabank branch to speak with a Small Business advisor, or simply apply online at: scotiabank.com/studentprofessional.

Manage Your Personal Finances

The Scotiabank *StartRight* program offers solutions to manage your personal finances that are customized to the unique needs of newcomers.

- Get a specially designed mortgage solution to assist you in purchasing a home³
- Buy a car with specially designed financing at select dealerships⁴
- Secure your valuables with a free small safety deposit box for one year⁵
- Send money through Western Union Money Transfer®\$ services available at Scotiabank⁶
- Grow your savings with the *Scotia Power Savings Account*™

As you become a practicing professional, we’ll continue to work with you to help you achieve your short and long term goals. *Scotia Professional* products and services stay in step with your needs. Your Scotiabank Small Business advisor can show you how the right advice, information and banking services can help you become financially better off. We also offer financial planning and investment management services.



Yes, I want to finance my qualifying/bridging education.

Scotia Professional® Student Plan Application

By completing and signing this application, I understand I am applying for *Scotia Professional* Student Plan.

Please Return To:

About You

☐ Dr ☐ Mr ☐ Mrs ☐ Miss ☐ Ms

Date of Birth (D/M/Y)

Home Telephone

()

Email Address

Your Current Mailing Address

Street # and Name

Apt. #

City

Prov.

Postal Code

If you rent, landlord's name and phone number

()

First Name

Middle Initial

Last Name

Time at residence

Years

Months

Last Name

Telephone

()

First Name

Postal Code

Telephone

()

Address of Secondary reference not living with you:

Street # and Name

Apt. #

City

Prov.

Postal Code

Dr

Mrs

Miss

Ms

About Your School/Residency Communication

Name of Institution

Location of Institution

Faculty/Specialization

Which year of the program are you entering?

Please correspond in

☐ English or ☐ French

Are you a Medical/Dental resident?

☐ Yes ☐ No

If yes, how many years are in your residency program?

☐ Yes ☐ No

Applicable in the Province of Quebec only: It is the express wish of the parties that this document and all notices relating to it be drawn up and executed in English.

Les parties conviennent et exigent expressément que ce document et tous les autres avis qui s'y rapportent soient rédigés en anglais.

Your Budget Needs for the Current Year

Total Annual Income	\$	Total Annual Expenses	\$
Residency Income		Tuition & Fees	
Saved Income		Books & Supplies	
Family Support		Accommodation (Own/Rent)	
Scholarships		Utilities	
Employment Income		Groceries	
Canada Student Loans		Transportation	
Provincial Student Loans		Misc. (Entertainment/Clothes/Laundry)	
Grants		Loan/Credit Card Payments	
TOTAL INCOME	\$	(A) TOTAL EXPENSES	\$
		(B)	
Surplus/Deficit [A minus B]	\$	(C)	
Debts you wish to consolidate (exclude Government Student Loans)	\$	(D)	
Based on (C) and (D) how much would you like to apply for:	\$		

Some Financial Information (Money you already owe)

Credit Cards & Other Loans	Present Balance	Check (✓) for Debts you wish to consolidate
1. Canada Student Loans		
2. Provincial Student Loans		
3. Scotia Student Loans (undergraduate loans)		
4. Scotia Professional Student Plan Loans		
5. Other Student Loans		
6. Car Loan		
7. Other (please specify)		
Name of Credit Card	Account #	Balance
Where is your main bank? (name and address)		
Bank Account Number		
Bank Account Type		
Have you been bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		

☐ Confirmation of enrolment/residency is attached

☐ Confirmation of Canadian citizenship or landed immigrant status is attached

Where do you currently work? (if applicable)

Time on Job: Years Months

Employer Name Telephone ()

Job Title

City Prov. Postal Code

Where will you work during the year?

Time on Job: Years Months

Employer Name Telephone ()

Job Title

City Prov. Postal Code

NAME (PLEASE PRINT)

SIGNATURE

DATE

(see over)