



However you
say “home,”
we speak your
language.



WHY SCOTIABANK?

We help you Start Right in Canada.

Everyone has a different reason for wanting to start a new life in Canada. The Scotiabank **StartRight® Program**¹ for Newcomers was created to help make the transition easier. As you start your new life, managing your finances will be at the top of your to-do list. Our Scotiabank advisors are here to offer the right solutions and advice—from setting up your bank account and managing your money, to investing for your future. Whatever your banking needs may be, we can help you achieve your hopes and dreams.



About Scotiabank®



PERMANENT RESIDENTS AND FOREIGN WORKERS

Get started right when you arrive.

- Get over \$300 in benefits as you:
 - Receive \$100 when you open an Eligible Account.²
 - Have your monthly fees waived on a *Scotia One™* Account when you maintain a minimum daily balance³ – a value of up to \$165 per year.
 - Secure your valuables with a free small safety deposit box for a year⁴ – a value of \$55.
- Grow your savings with our suite of high-interest savings accounts.
- Build your credit history with an unsecured credit card⁵ that meets your needs.
- Open a Scotia iTRADE® account and get 10 free trades for 1 year⁶. Invest and trade using Scotia iTRADE® and benefit from competitive pricing. Learn more at scotiaitrade.com.⁷



- Finance a car with specially designed financing at all Scotiabank authorized dealerships.⁸
- Get a specially designed mortgage solution to assist you in purchasing a home in Canada.⁹
- Send money quickly and conveniently through Western Union Money Transfer^{®5} services from your Scotiabank account for only \$9 plus 1% of the money sent by online or mobile¹⁰.
- Purchase gold and other precious metals through services provided by ScotiaMocatta®. Learn more at scotiamocatta.com/eStore.
- Get a *Scotia*® U.S. Dollar Daily Interest Account¹¹ or a *Scotia*® Euro Daily Interest Savings Account¹².
- Start your own business with savings on banking services and partner offers with the Scotia Running Start *for business*® banking package. Plus, get access to the credit options you need through the Scotiabank *StartRight for business* program, to help build your credit history quickly while fueling your entrepreneurial dreams.¹³

INTERNATIONAL STUDENTS

Your new financial future starts today.

- Get unlimited transactions and free banking with the *Student Banking Advantage*® Plan¹⁴ or the *Getting There Savings Program*® for Youth¹⁵.
- Earn points on all your everyday purchases when you get a SCENE debit card, or a SCENE® Prepaid Reloadable Visa® card.¹⁶
- Apply for an unsecured SCENE® Visa® Card⁵ with no annual fee and get SCENE® points on your everyday purchases¹⁷ that can be used towards FREE movies¹⁸ at Cineplex Entertainment⁹ theatres, online at cineplex.com and FREE dining¹⁹ at these great restaurants: Swiss Chalet, Harvey's, Montana's, Milestones, Bier Markt, East Side Mario's, Kelsey's, Fionn MacCool's, D'Arcy McGee's, Paddy Flaherty's, and Tir nan Og.
- Apply for an unsecured *L'earn*® Visa® card⁵ with no annual fee and get rewarded with *Moneyback* rewards for your everyday purchases²⁰.
- Open a *Scotia*® U.S. Dollar Daily Interest Account¹¹ or a *Scotia*® Euro Daily Interest Savings Account¹².
- International Students pursuing their graduate studies in Canada can borrow up to \$100,000²¹ with the *ScotiaLine*® Personal Line of Credit for Students to help get the education they want.



yconic® (Canada's largest student platform) and Scotiabank help students get a solid financial start through money management strategies, scholarship, bursaries, contests and funding options. For more information visit yconic.com/brand/scotiabank.

You planned your move.
Let us help you plan your future.

- The *Scotiabank StartRight* Program, created for Canadian Permanent residents from 0–3 years in Canada, International Students and Foreign Workers.
- Offer available when you open a new Scotiabank Momentum Chequing Account, *Scotia One™* Account or Basic Banking Plan (each an "Eligible Account") with Scotiabank. Employees of the Bank of Nova Scotia ("Scotiabank") and individuals who are currently holders or joint holders of an Eligible Account, are not eligible. Maximum one offer per customer. The Eligible Account must be opened and be in good standing until time of payout. Eligible Account is not in "good standing" if (i) it has a negative balance exceeding the authorized overdraft limit, (ii) it is closed to service charges or (iii) it has an unauthorized overdraft written off status. The \$100 bonus will be deposited into the Eligible Account within 120 days of the account opening. This offer is non-transferable and cannot be duplicated or combined with any other offer. Scotiabank may withdraw or change this offer at any time without notice. Please see the *Day-to-Day Banking Companion Booklet* for further details about these accounts and fees.
- For more information on the features and fees of this account, including the minimum daily balance to qualify for the fee waiver, refer to www.scotiabank.com or in branch.
- Subject to availability and signing the Safety Deposit Box lease.
- To be eligible, you must be a participant in the Scotiabank StartRight Program. Your application for credit and the credit limit assigned (up to \$5,000) will be determined based on Scotiabank's credit criteria, including your verifiable income and credit history (if available). A credit history in Canada is not required in order to be eligible for credit under the *Scotiabank StartRight* Program. To qualify for a credit card, you must be a resident of Canada and the age of majority.
- Offer valid for new Scotia iTRADE® accounts, excluding Cash Optimizer Investment accounts, opened by new Scotia iTRADE clients who do not already have an existing account with Scotia iTRADE. If you open one or more NEW Scotia iTRADE account(s) (each, a "New Account") and fund the New Account(s) within 60 days of opening the New Account(s) with at least CAD \$1,000 in cash or in Net Equity (cheque deposit, electronic funds transfer or transfer of assets) ("Minimum Amount"), from an account that is not held at Scotia iTRADE, (1) the commissions associated with the first 10 online commissionable trades of Equities, Options and ETFs placed within 365 days of the date when you funded your New Account(s) with the Minimum Amount will be credited back to the corresponding New Account within 30 days of each order fill, to a maximum amount of \$9.99 per trade in the currency of the account (maximum total commission rebate of \$99.90), (2) the amount of the transfer-in fee charged by another Canadian broker will be credited to your New Account (up to \$150 per client) subject to Scotia iTRADE's receipt of the documentation evidencing such transfer-in fee. Scotia iTRADE reserves the right to charge you all or part of the commissions associated with the first 10 online trades completed within 365 days of funding your New Account(s) (when such commissions were previously credited back to your New Account(s)) if the conditions of the offer are not complied with. Scotia iTRADE reserves the right to modify and/or cancel this offer at any time without notice in its sole discretion. Clients must enter the promotional code SRPE15 (English) or SRPF15 (French) when submitting the New Account application to qualify. To qualify for this offer, you must satisfy Scotia iTRADE's Canadian residency requirements, have a valid Social Insurance Number, be eligible to open a Scotia iTRADE account, maintain all of your accounts at Scotia iTRADE in good standing, not be in a disallowed debit position and not have any outstanding margin calls due. This offer has no cash redemption value. This offer cannot be transferred or combined with any other promotional offer (excluding Refer-a-Friend). Limited to one offer per client. In case of joint account only one account holder will be entitled to receive free trades.
- Scotia iTRADE® (Order-Execution Only Accounts) is a division of Scotia Capital Inc. ("SCI"). SCI is a member of the Investment Industry Regulatory Organization of Canada and the Canadian Investor Protection Fund. Scotia iTRADE does not provide investment advice or recommendations and investors are responsible for their own investment decisions.
- The *Scotiabank StartRight* Auto Finance Program is available through all Scotiabank authorized dealerships in Canada. This program is only available for Permanent residents and Foreign Workers. Subject to Scotiabank credit approval and financing terms and conditions. Downpayment required.
- Applicable to residential mortgages on owner occupied properties only and subject to meeting Scotiabank's credit criteria, property requirements and maximum permitted loan amounts. Canada Guaranty, Canada Mortgage and Housing Corporation or Genworth Financial Canada default insurance may be required for Loan to Value (LTV) ratios greater than 65% to a maximum of 95%. Maximum LTV ratios available may be less than 95%. Down payment must come from applicant's own resources (i.e. not gifted or borrowed). This offer is for all qualified purchase customers who are Permanent Residents in Canada 0 - 3 years or Foreign Workers in Canada (0-5 years in Canada if default insured by Canada Guaranty or Genworth Financial Canada). Some conditions apply.
- Money transfer fee of \$9 plus 1% of principal is applicable to money transfers less than \$1,000 on consumer to consumer Western Union Money Transfer® transactions initiated through *Scotia OnLine®* Financial Services or Scotiabank® Mobile Banking which is provided by The Bank of Nova Scotia ("Scotiabank"). Fees are subject to change without prior notice. Scotiabank is an authorized agent facilitating Western Union Money Transfer services. A Scotiabank Day to Day bank account is required for a Western Union Money Transfer transaction.
- A deposit to this account does not constitute a deposit that is insured under the Canada Deposit Insurance Act. A monthly fee of US \$1 applies for every month you don't maintain a minimum daily balance of US \$200.
- A deposit to this account does not constitute a deposit that is insured under the Canada Deposit Insurance Act. A monthly fee of €1.00 applies for every month you don't maintain a minimum daily balance of €200.
- The package components that are available to new Scotia Running Start for business banking package customers and any introductory fee offers that are available are subject to change without notice. Subject to meeting Scotiabank's credit criteria and security requirements. Standard interest charges are applicable. In addition, to be eligible you must be a Canadian resident and have reached the age of majority. Personal guarantees required for business credit.
- Qualifying students are full-time students enrolled at a Canadian university, community college, CEGEP or other recognized post-secondary institution. To take advantage of the Student Banking Advantage Plan account benefits, you will need to provide your branch with proof that you are enrolled full-time at a qualifying post-secondary institution each academic year prior to November 30th. When

you are no longer enrolled full-time or you have not presented proof of enrolment, the plan will be removed and the account will automatically be converted to an account that is suitable to you based on your recent transaction behaviour. Personal identification requirements must be met.

- The *Getting There Savings Program* for Youth is available to customers up to a certain maximum age. The *Getting There Savings Program* for Youth account has no monthly Account fees. All other fees not covered by your banking package will continue to apply, including fees charged by other financial institutions and access fees to use non-Scotiabank banking machines (e.g. *Interac™*, *Visa®* or *PLUS®* fees). When you reach the maximum age for the account, the account will automatically be converted to an account that is suitable for you based on your recent transaction behaviour. Please see the *Day-to-Day Banking Companion Booklet* for further details about these services and fees, including the maximum age.
- SCENE *ScotiaCard* debit card: Earn 1 SCENE point for every \$5 you spend on debit purchase transactions and *Interac Flash™* transactions from an eligible account. Normal *Interac Flash™* transaction limits apply. Other conditions and limitations apply. Visit www.scotiabank.com/scene for complete details. SCENE Prepaid Visa card: Earn 1 SCENE point for every \$5 spent on purchases using your SCENE Prepaid Visa. SCENE points are calculated on card purchases, less returns. Prepaid Reloadable Visa card cardholders will receive points for purchases made with their SCENE Prepaid Reloadable Visa card provided their card is connected to a SCENE membership. SCENE points are calculated on prepaid card purchases, less returns ("Net Purchases").
- SCENE Visa cardholders will earn points for purchases made with their SCENE Visa card. Earn 1 SCENE point for every \$1 in purchases made with the SCENE Visa card. SCENE points are earned on purchases, less returns or other similar credits. SCENE points are not awarded for cash advances, balance transfers, cash-like transactions, *Scotia®* Credit Card Cheques, credit vouchers, returns, interest charges or service/transaction charges. Subject to credit approval. Some conditions and/or limitations apply. Visit www.scotiabank.com/scene for details.
- SCENE members can redeem 1,000 points for a free General Admission movie ticket.
- Offer available at participating Swiss Chalet, Harvey's, Montana's, Milestones, Bier Markt, East Side Mario's, Kelsey's, Fionn MacCool's, D'Arcy McGee's, Paddy Flaherty's, and Tir nan Óg restaurants (the "CARA Restaurants"). SCENE members will earn 1 SCENE Point for every \$3.00 spent on the purchase of food and beverages (excluding alcohol where required by law), less all taxes, gratuities and service or delivery charges. With the exception of Swiss Chalet, points are only earned on dine-in and walk-in/take-out orders. SCENE members may redeem 1,000 SCENE points to receive \$10.00 off their bill (excluding alcohol), less all taxes, gratuities and service or delivery charges, to a maximum of \$350.00. Redemption offer is available for dine-in and walk-in/take-out orders only. For dine-in and walk-in/take-out orders only: SCENE members must provide their membership number by presenting their black SCENE membership card, temporary SCENE card or mobile card, at time of payment in order to earn or redeem SCENE points. For Swiss Chalet delivery orders: Members must enter the code found on the bottom of their receipt within 30 days of receipt at scene.ca/swissdelivery to have the points deposited to their account. Only one SCENE membership card per check. Servers must be notified before ordering when multiple SCENE membership cards are to be used per table. SCENE membership cards are limited to earning SCENE points on a maximum of three (3) transactions per day across all participating CARA restaurants. Please visit scene.ca/dining for Terms and Conditions and a list of participating restaurants. [™]Trademarks of Cara Operations Limited, used under license.
- Purchase returns, payments, cash advances, *Scotia®* Credit Card Cheques, credit vouchers, card fees, interest charges or service/transaction charges do not qualify for a *MoneyBack* reward.
- Applicants must be an international student enrolled in a graduate program at a Canadian post-secondary school and have a co-borrower who is a Canadian citizen or permanent resident to be eligible. Subject to change and to credit approval. Proof of enrollment must be provided annually. The interest rate you pay on a *ScotiaLine* Personal Line of Credit for Students will vary with Scotiabank Prime. Scotiabank Prime is the prime lending rate of The Bank of Nova Scotia as published from time to time. For information on the Scotiabank Prime, please check current rates at <http://www.scotiabank.com/ca/en/0,,1070,00.html>.
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Right with advice and
simple solutions for
your new journey.



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