

Scotiabank  
**StartRight**<sup>®</sup>  
PROGRAM FOR NEWCOMERS

Visit [www.scotiabank.com/startright](http://www.scotiabank.com/startright)

Call 1-866-800-5159

(Canada and US – English, French, Cantonese, Mandarin, Punjabi and Spanish)

Visit your nearest Scotiabank branch



New to Canada?  
Start Right Here.

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CN Tower  
Toronto, Ontario



Montreal,  
Quebec

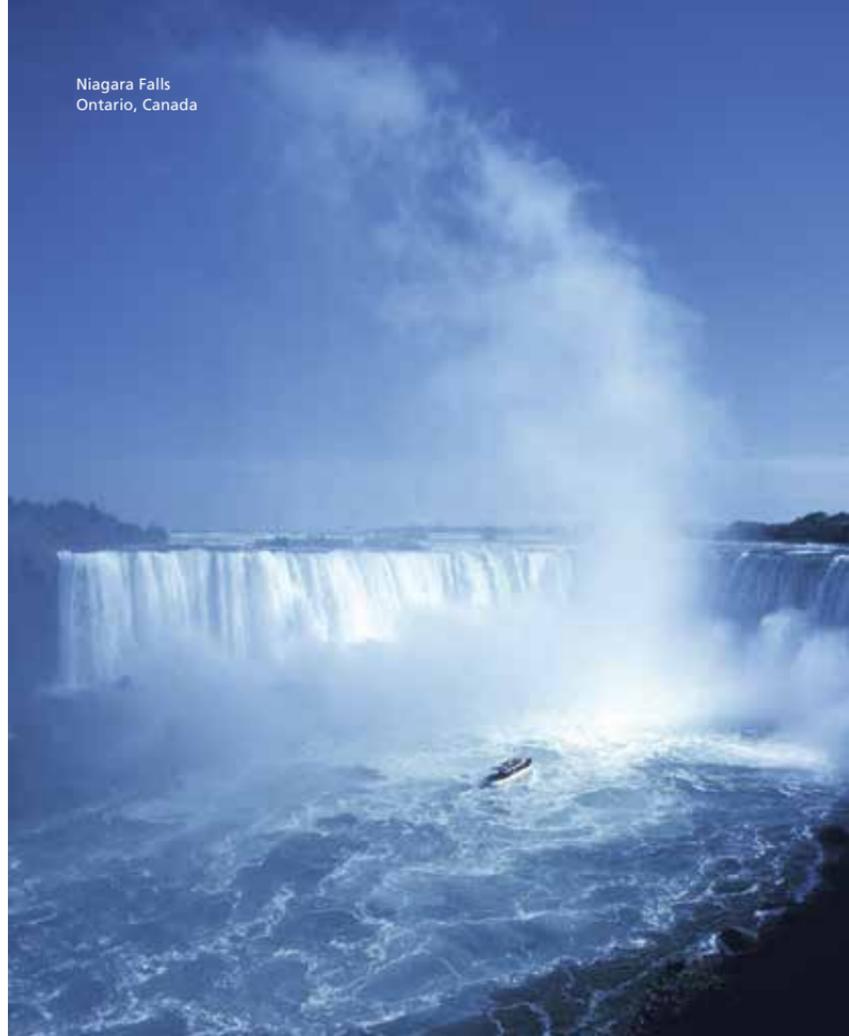


Stanley Park  
Vancouver,  
British Columbia



**WELCOME**

Niagara Falls  
Ontario, Canada



## New to Canada?

If you are a newcomer to Canada – or if you are considering Canada as your new home – this Handbook has been designed for you. Its goal is to give you quick and easy access to things you need to know as you build a new life here.

The **Scotiabank StartRight**<sup>®</sup> Program for Newcomers welcomes you to Canada.





# Canada Overview

## Government

Canada is a constitutional monarchy with Queen Elizabeth II as head of state. It has a federal system of parliamentary government with strong democratic traditions.

## Provinces & Territories

Canada is composed of 10 provinces and 3 territories.

Provinces: Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, Quebec and Saskatchewan.

Territories: Northwest Territories, Nunavut and Yukon.

## Geography

Canada occupies most of the northern portion of North America. It is the world's second-largest country in total area, after Russia. Canada has a population of 3.5 people per square kilometre, which is among the lowest in the world.

## Climate

Canada's temperature varies depending on the location. Winters can be harsh with severe wind chills in many regions of the country, particularly in the Prairie provinces. Coastal British Columbia is an exception and enjoys a temperate climate with a mild and rainy winter.



## Economy

Canada is one of the world's wealthiest nations with a high per capita income and low unemployment level. The Canadian economy is dominated by the service industry, which employs about three quarters of Canadians. Canada exports energy found in Alberta, British Columbia and Saskatchewan. It is also the world's largest producer of zinc and uranium and a world leader in many other natural resources such as gold, nickel, aluminum and lead.

## People\*

The 2011 national census recorded approximately 34.5 million people in Canada, an increase of 5.8% since 2006. Population growth is largely due to immigration, making Canada an ethnically diverse nation. According to the 2011 census, most of the 1.2 million immigrants who arrived in Canada between 2006 and 2011, chose to settle in the three largest metropolitan areas— Toronto, Montréal and Vancouver.

## Religion

Canadians adhere to a wide variety of religions, as people in Canada have the freedom of religion as one of their rights.

## Language\*

Canada's two official languages are English and French. 59.7% of the population speak English as their first language, while 23.2% of the population speak French. Other significant non-official first languages include Chinese, Italian, German and Punjabi.

## Public Holidays

January 1	<i>New Year's Day</i>
Friday before Easter Sunday	<i>Good Friday</i>
Monday on or before May 24	<i>Victoria Day</i>
July 1	<i>Canada Day</i>
First Monday in September	<i>Labour Day</i>
Second Monday in October	<i>Thanksgiving</i>
December 25	<i>Christmas</i>
December 26	<i>Boxing Day</i>

Each province of Canada has its own provincial holiday(s). The observance of individuals' religious holidays is widely accepted as well.

\*Statistics Canada, Census 2011



### Corporate Profile

Scotiabank is one of North America's premier financial institutions. With approximately 83,000 employees, Scotiabank and its affiliates serve some 21 million customers in more than 55 countries around the world, offering a diverse range of products and services, including personal, commercial, corporate and investment banking.

### Over 180 Years of Success

Since it first opened its doors in 1832, Scotiabank has distinguished itself for its strength, integrity and service.

### Worldwide Presence

With more than 3,000 branches and offices in more than 55 countries, Scotiabank is the most international of the Canadian banks and has been doing business internationally for over 100 years. Scotiabank has presence in China, India, Japan, South Korea, Hong Kong, Malaysia, Singapore, Taiwan, Thailand, Vietnam, Egypt, Ireland, United Kingdom, Barbados, Cayman Islands, Jamaica, Brazil, Chile and Panama, besides other countries.

### Diversity at Scotiabank

Scotiabank creates opportunities that enable all employees to reach their potential regardless of nationality, race or colour, language, gender, abilities, family status, age, sexual orientation or religious beliefs. This results in a diverse employee base and workforce.



### Awards & Achievements

- One of North America's leading financial institutions – and Canada's most International Bank.
- Scotiabank was recognized as Bank of the Year in Canada, Guyana, British Virgin Islands, Jamaica, Trinidad & Tobago<sup>†</sup>
- Recognized as one of the safest banks in North America and the world<sup>‡</sup>

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PROGRAM FOR NEWCOMERS

# Tips for Newcomers to Canada

## HOUSING

Talk to our knowledgeable *Scotia*<sup>®</sup> advisors. Also visit the Canada Mortgage and Housing Corporation Newcomer site for valuable resources on renting or buying a home: [cmhc.ca/newcomers](http://cmhc.ca/newcomers).

## SOCIAL INSURANCE NUMBER

You will need a Social Insurance Number (SIN) to work in Canada and to file an income tax return. Make plans to apply for a Social Insurance Number for yourself and members of your family as soon as you arrive. For more information on obtaining a SIN card, please visit [servicecanada.gc.ca/eng/sc/sin/index.shtml](http://servicecanada.gc.ca/eng/sc/sin/index.shtml).



## APPLYING FOR A HEALTH CARD

You should apply for a health card as soon as you arrive in Canada. Each member of your family, even babies, must have their own health card. All Canadian citizens and permanent residents/landed immigrants are eligible for medical care. To apply for a health card, contact the Ministry of Health in the province or territory where you live.

## EDUCATION FOR CHILDREN

Public education is run by the province and territories and is paid for through your taxes. Public education is free and available to every child in Canada. Parents must register children at the local school or school board office. For more information, please visit [cic.gc.ca/english/newcomers/after-education.asp](http://cic.gc.ca/english/newcomers/after-education.asp).

## ORGANIZATIONS IN CANADA HELPING NEWCOMERS

Canada has hundreds of organizations that help newcomers settle into life in Canada. Many of them represent a number of different multicultural agencies and associations, so they can help you in several ways. They may provide language training, or help you find housing or look for a job. Visit Citizenship and Immigration Canada's listing of organizations at <http://www.cic.gc.ca/english/department/partner/menu-partners.asp>.

## DRIVER'S LICENCE

A valid driver's licence is required to operate a vehicle in Canada. Your foreign driver's licence may be valid for only a short time. More information can be obtained from your Provincial Motor Vehicle Licensing Agency.

## FREE BASIC ENGLISH AND FRENCH CLASSES

Language instruction for newcomers to Canada is a program available across the country for permanent residents/landed immigrants. For more information, please visit [servicecanada.gc.ca/eng/goc/linc.shtml](http://servicecanada.gc.ca/eng/goc/linc.shtml).

## CREDENTIAL ASSESSMENT SERVICES IN CANADA

Most people who plan to come to Canada to settle permanently and who wish to enter the labour force will need to know the value of the education, training and experience they have acquired outside Canada. The Canadian Information Centre for International Credentials (CICIC) is a central source of information about the services and organizations around Canada that can help with the accreditation of internationally acquired skills. For more information, please visit the website at [cicic.ca](http://cicic.ca).



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PROGRAM FOR NEWCOMERS

# Being a Newcomer Has its Privileges

If you are a landed immigrant who has been in Canada for up to 3 years, a foreign worker or an international student, the **Scotiabank StartRight** Program is for you!

At Scotiabank, we welcome you with open arms! We know that establishing your finances in a new country can be a challenge, so we have designed the **Scotiabank StartRight** Program especially for you to help you get settled faster. This program offers simple yet complete financial solutions in one convenient package.

You don't need a credit history, an initial deposit or to be employed to open your bank account under the **Scotiabank StartRight** Program. At Scotiabank, we want to make sure that opening an account is the easiest task on your list.

## What do you need?

### LANDED IMMIGRANTS

- Immigration Landing Document (IMM 5292 or IMM 5688) or Permanent Resident Card
- Valid photo ID such as foreign passport or driver's licence issued in Canada

### FOREIGN WORKERS

- A current valid passport
- Work permit
- Letter from your employer in Canada

### INTERNATIONAL STUDENTS

- A current valid passport
- Letter of acceptance from a Canadian educational institution
- Study permit (IMM 1442 is the most commonly used form)

## LANDED IMMIGRANTS

# Get Started Right When You Arrive

- Receive \$100 when you open an eligible chequing account<sup>2</sup>
- Build your credit history with an unsecured credit card<sup>3</sup> that meets your needs
- Secure your valuables with a free small safety deposit box for one year<sup>4</sup>
- Buy a car with specially designed financing at select dealerships<sup>5</sup>
- Get a specially designed mortgage solution to assist you in purchasing a home in Canada<sup>6</sup>
- Start your own business with savings on banking services and partner offers with the Scotia Running Start *for business*<sup>®</sup> 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<sup>7</sup>

 **StartRight**<sup>®</sup>  
PROGRAM FOR NEWCOMERS

## Managing Your Finances Is Not a Temporary Thing

- Receive \$100 when you open an eligible chequing account<sup>2</sup>
- Build your credit history with an unsecured credit card<sup>3</sup> that meets your needs
- Secure your valuables with a free small safety deposit box for one year<sup>4</sup>
- Buy a car with specially designed financing at select dealerships<sup>5</sup>
- Get a specially designed mortgage solution to assist you in purchasing a home in Canada<sup>6</sup>

Refer to [www.scotiabank.com/startright](http://www.scotiabank.com/startright) for complete details.



## Your New Financial Future Starts Today

- Get the *Student Banking Advantage*<sup>®</sup> Plan<sup>®</sup> or the *Getting There Savings Program*<sup>®</sup> for Youth<sup>9</sup> with unlimited debit transactions
- Join SCENE for free! Earn points for free movies and save 10% on movie snacks at Cineplex Entertainment<sup>10</sup> theatres<sup>10</sup>
- Earn up to 2,000 bonus points – enough for 2 FREE movies<sup>11</sup> with your SCENE ScotiaCard<sup>®</sup> debit card
- Get an unsecured SCENE<sup>®</sup>\* VISA<sup>®</sup> card<sup>3</sup> or an unsecured L'earn<sup>®</sup> VISA<sup>®</sup> card<sup>3</sup> with great rewards and no annual fee<sup>12</sup>

Refer to [www.scotiabank.com/startright](http://www.scotiabank.com/startright) for complete details.



**Automated Banking Machines (ABMs)**

Self-service machines that allow you to perform everyday basic banking transactions, e.g. deposits, withdrawals, bill payments and transfers between accounts using a bank card. Scotiabank has over 3,800 ABMs (also known as Automated Teller Machines) across Canada.

**Bank Card**

Another name for a debit card that allows you to access your accounts. You can use it at ABMs or to pay for purchases at retailers using the direct payment service.

**Bank Draft**

This is a cheque issued by a bank after debiting the paying customer's account. This is considered a secure form of payment. In some countries, this is also known as Banker's Draft or Cashier's Cheque.

**Cheque**

A formal written instruction to a bank to transfer the stated amount of money from the payer's account to the payee named on the cheque.

**Cheque Hold**

A "hold" on the deposit of the cheque is placed to ensure that the financial institution on which the cheque is drawn will not return the cheque. No withdrawals or negotiation of the amount represented on the cheque can be made until the hold is released.

**Chequing Account**

This is a type of account where you can access your money on demand. You must make sure you always have enough money in your chequing account to cover the cheques that you have written. To provide added protection against insufficient funds, you can apply for Overdraft Protection on your chequing account. In some countries, this type of account is also known as a Current Account.

**Credit Cards**

A credit card such as a VISA card allows the holder to charge purchases rather than pay cash. Generally, no interest is charged on new purchases as long as the monthly balance is paid in full each month by the due date (with the exception of cash advances, balance transfers and Scotia® Credit Card Cheques).

**Credit History**

Your credit history is a record of any debt or loan that you hold, held in the past, or for which you have applied. It also includes the credit limits of those debts, loans or debts guaranteed and your payment history. It is used by lenders as part of the decision-making process when evaluating whether to extend new or additional credit to a borrower. Your credit history is compiled by Canada's major credit bureaus (Equifax, TransUnion).

**Credit Limit**

The maximum balance you may charge on a credit card or borrow from a line of credit.

**Credit Rating**

An assessment made by an individual credit grantor of an individual's credit worthiness to estimate his/ her ability and willingness to pay credit obligations. Banks and financial organizations refer to credit ratings when considering applications for loans and credit cards.

**Customer Service Representative**

A front-line bank employee to assist with your banking queries and provide banking services, e.g. accept/pay cash, exchange currencies, issue drafts and wire transfers, etc. Traditionally, in some countries, they are also known as Bank Tellers.

**Debit Card**

Another name for a bank card that allows you to access your accounts. You can use it at banking machines or to pay for purchases at retailers using the direct payment service.

**Guaranteed Investment Certificates (GICs)**

Also called Term or Fixed Deposits, GICs are an investment in which you deposit money, for a fixed period of time, and are paid a set rate of interest. Cashable GICs offer the flexibility of withdrawing all or part of your funds prior to maturity without penalty (certain conditions may apply).

**Interest**

Interest is a charge paid on borrowed funds. For example, if money is borrowed from a bank in the form of a loan or line of credit, the bank will charge interest for the use of that money. It does not include any other costs or fees incurred because of the loan.

**Internet/Online Banking**

Online banking enables customers with internet access and authorization from their bank(s) to manage their banking transactions electronically. It can be used for checking bank account and credit card balances, transferring funds, paying bills and applying for new products and services. Scotiabank offers free internet banking – Scotia OnLine® Financial Services – to its customers.

**Mobile Banking**

Mobile banking lets you bank anywhere, anytime using your mobile device. You can check your balances, move your money, pay your bills and more depending on what kind of device you use. You can access any of your day-to-day and small business accounts, VISA, and lines of credits. You can view the balances of your mortgage and brokerage accounts.

**Money Order**

Similar to a bank draft, a money order is an order for the payment of a specified amount of money issued by an institution.

**Mortgage**

A loan secured by real estate. It is often granted to purchase a home. Some types of mortgages are defined below:

- **Conventional Mortgage** – A mortgage loan that does not exceed 80% of the lesser of the appraised value or the purchase price of the property.
- **Fixed Rate Mortgage** – The rate of interest and payment amount is fixed for a specific term.
- **Variable Rate Mortgage** – A variable rate mortgage is where the rate of interest changes when the lender's prime lending rate changes, usually not more than once a month. Depending on the terms of the mortgage, the payments may change each time the interest rate changes or the payment may be fixed for all or part of the mortgage term.

**Mortgagee and Mortgagor**

The lender is the mortgagee and the borrower is the mortgagor.

**Non-Sufficient Funds (NSF)**

A cheque considered to be NSF indicates that the funds in the bank account that the cheque was drawn on were less than the amount of the cheque.

**Overdraft Protection**

Overdraft Protection is an agreement with the bank that temporarily allows you to overdraw your bank account up to a pre-approved limit. In addition to interest charges, banks usually charge a monthly fee for this service.

**Passbook**

A book provided by the bank at the request of a customer, in which all transactions in a bank account are noted.

**Personal Identification Number (PIN)**

A unique number or security access code created by the user. This is used to access the bank account in combination with the bank card when making an Automated Banking Machine or point-of-sale transaction or for internet and telephone banking transactions.

**Registered Education Savings Plan (RESP)**

An RESP is designed to help you save for the post-secondary education of a child. Although RESP contributions are not tax-deductible, they do allow savings to compound and grow on a tax-deferred basis until the funds are withdrawn for a qualified education program.

**Registered Retirement Savings Plan (RRSP)**

Registered savings accounts allow you to save for retirement. Income and capital gains from your investments accumulate, free from income tax, until withdrawn from the account. Income and capital gains earned in these accounts are taxed as regular income when withdrawn.

**Savings Account**

This type of bank account usually pays interest on the funds deposited and provides easy access to your money, although a cheque book is not provided.

**Telephone Banking**

This service enables you to make banking transactions remotely, by phone. Scotiabank offers a free telephone banking facility – *TeleScotia* telephone banking – to its customers.

**Term**

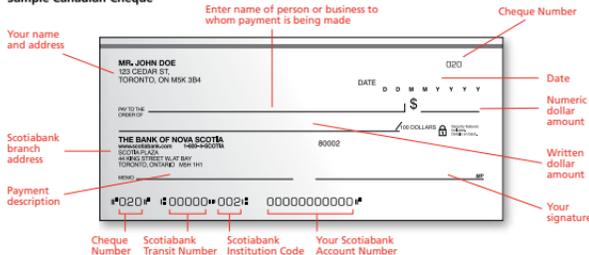
The period of time that an investment or a loan remains in effect.

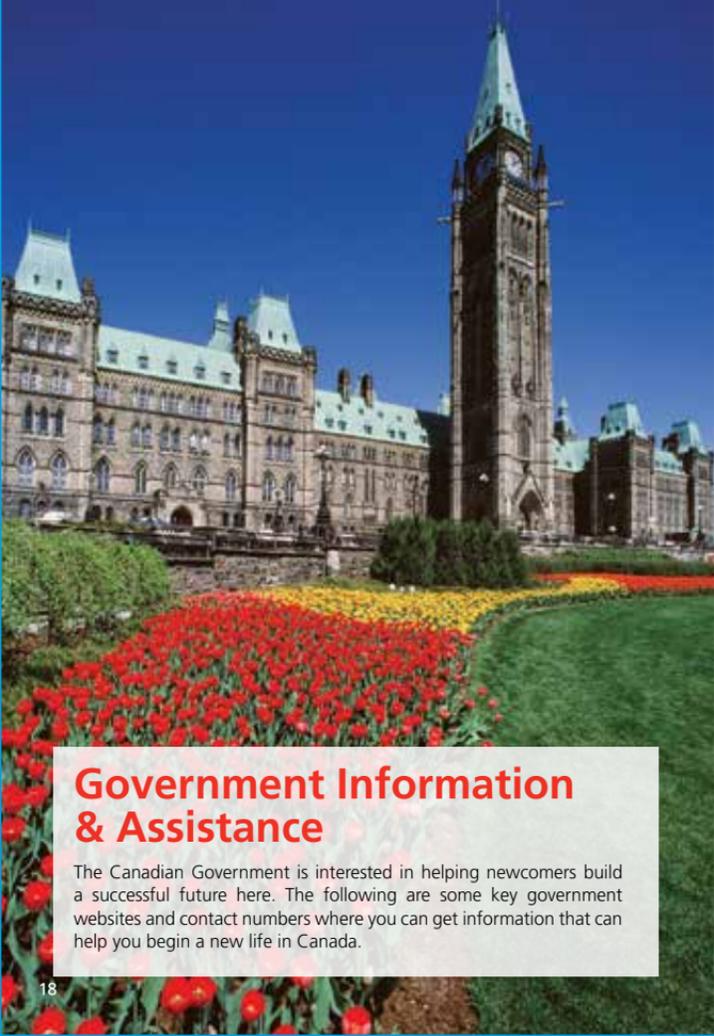
**Transaction**

An activity in a bank account. It may be a deposit, withdrawal, debit card or bill payment, service charge or interest payment.

**Wire Transfer**

A wire transfer is a transfer of money from one bank account to another account at the same or another institution/country. In some countries, this is also known as Telegraphic Transfer.

**Sample Canadian Cheque**



## Government Information & Assistance

The Canadian Government is interested in helping newcomers build a successful future here. The following are some key government websites and contact numbers where you can get information that can help you begin a new life in Canada.

### Government of Canada

A useful site to start your search for any and all government services

1-800-O-Canada (1-800-622-6232)  
[www.canada.gc.ca](http://www.canada.gc.ca)

### Citizenship and Immigration Canada

For information on sponsorship, citizenship applications or immigration in general

1-888-242-2100  
[www.cic.gc.ca](http://www.cic.gc.ca)

### Human Resources and Social Development Canada (HRSDC)

For information on Social Insurance Number (SIN), available jobs, etc.  
[www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)

### Canada Revenue Agency (CRA)

For information on:

- Personal income tax:  
1-800-959-8281
- Canada Child Tax Benefit:  
1-800-387-1193
- GST/HST credit: call toll-free  
1-800-959-1953

[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

### Canada Pension Plan (CPP)

For information on Retirement Pension, Disability Benefits, Death Benefits, Children's Benefits, Survivor's Pension

1-800-277-9914  
<http://www.hrsdc.gc.ca/eng/retirement/cpp/index.shtml>

### Employment Insurance (EI)

For information on Regular Benefits, Maternity and Parental Benefits, Sickness Benefits, Compassionate Care Benefits, Fishing Benefits, Workers and/or Residents Outside Canada, Family Supplement

1-800-206-7218  
<http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml>

### Employment Programs

Job Creation Partnerships Skills Development, Self-Employment Targeted Wage Subsidies Youth Employment Strategy

1-800-O-Canada (1-800-622-6232)  
[www.jobsetc.ca](http://www.jobsetc.ca)

### Old Age Security (OAS)

Old Age Security Pension, Allowance Program, Allowance for the Survivor, Guaranteed Income Supplement, Old Age Security Identification Card

1-800-277-9914  
<http://www.servicecanada.gc.ca/eng/services/pensions/oas/pension/index.shtml>

### Passports

1-800-567-6868  
<http://www.ppt.gc.ca/index.aspx?lang=eng>

### Organizations in Canada Helping Newcomers

Canada has hundreds of organizations that help newcomers settle into life in Canada. Many of them represent a number of different multicultural agencies and associations, so they can help you in several ways. They may provide language training, or help you find housing or look for a job.

### Citizenship and Immigration Canada's listing of organizations

<http://www.cic.gc.ca/english/department/partner/menu-partners.asp>



# Jobs & Careers

## Tips for Getting Started with Career Planning

- Evaluate your career options and decide the best ones at this stage of your life.
- Develop a plan of action to make your decision a reality.
- What kind of environment do you like to work in (outdoors, near your home)?
- Follow your heart. Passion is one of the biggest factors in success.
- Read the trends. Plan your career around industries that are stable or growing – not declining.

## Tips for Job Hunting

### Research Companies Before Applying

Do your homework.

### Have a Professional Resumé

Make it concise and easy to read. Always include a customized cover letter.

### Put Yourself in an Employer's Shoes

What strengths and qualities would you look for in a candidate?

### Give Thought to Your References

Good references will complement your job search.

### Be Realistic in Your Expectations

Don't turn down employment just because it's not the "ideal job".

### Don't Give Up

If your resumé is not getting you any interviews, consider rewriting it or asking for advice.

### Follow-Up, Follow-Up, Follow-Up

Following up through a phone call, a thank-you card, etc. will make you stand out among other candidates.

### Network as Much as Possible

The saying, "It's not what you know, but who you know" contains a good deal of truth.

### Apply to Small-Sized Firms as Well as Larger Ones

Smaller companies are expanding and may be in need of more employees.

### Visit a Human Resources Centre of Canada

For employment counselling and placement, job training, labour market information and Unemployment Insurance administration.

<http://www.hrsdc.gc.ca>

## Sample Questions Employers May Ask in a Job Interview

1. Why do you want to work for this company?
2. What do you know about our company?
3. Why do you feel you are the right candidate for this job?
4. Do you plan to continue your education?
5. What are your short-term goals?
6. What are a couple of accomplishments in your life that have given you the most satisfaction and why?
7. What are your strengths and weaknesses?
8. What hours are you willing to work? Can you work overtime if necessary?

## Questions Employers SHOULD NOT Ask in a Job Interview

1. Do you have health problems? Disabilities?
2. When was the last time you were hospitalized?
3. Do you have AIDS?
4. Have you ever been addicted to drugs?
5. How old are you?
6. Do you have children? How old are they?
7. What church are you a member of? Do they prevent you from working weekends and holidays?
8. What's your sexual orientation?
9. Are you married, divorced, separated or single?
10. Were you ever arrested?



### Federal Government's Employment Centres

<http://www.hrsdc.gc.ca>

Search Employment Centres by province or territory, city or town, or postal code. Simply click on the link "Services Where You Live" at the top of the page.

### List of Job Search Sites

#### Scotiabank

[www.scotiabank.com/careers](http://www.scotiabank.com/careers)

#### Canada Job Bank

[jb-ge.hrdc-drhc.gc.ca](http://jb-ge.hrdc-drhc.gc.ca)

#### Canada Jobs

[www.canadajobs.com](http://www.canadajobs.com)

#### Canjobs

[www.canjobs.com](http://www.canjobs.com)

#### Monster.ca

[www.monster.ca](http://www.monster.ca)

#### Workopolis

[www.workopolis.com](http://www.workopolis.com)

#### CareerExchange

[www.careerexchange.com](http://www.careerexchange.com)

#### EmployCanada.com

[www.employcanada.com](http://www.employcanada.com)

#### Jobboom.com

[www.jobboom.com](http://www.jobboom.com)

# Health, Safety & Your Rights

## Canada's Health Care System

Canada has one of the finest public health insurance systems in the world, known as Medicare. Under Medicare, you don't have to "pay" directly for most health care services. They are paid through your taxes.

Medicare is available to all permanent residents and Canadian citizens.

The federal government sets health care standards for all of Canada, but each province manages its own health care program. In some provinces, there is a small monthly fee for health insurance. Ontario charges annual OHIP premium through your tax return. There are also minor differences in eligibility and services provided from province to province.

## Applying for a Health Card

You should apply for a health card as soon as you arrive in Canada. Each member of your family, even babies, must have their own health card.

All Canadian citizens and permanent residents are eligible for Medicare. In some provinces, foreign workers and students, and others who are in Canada temporarily, may also be eligible. To apply for a health card, contact the Ministry of Health in the province or territory where you live.

## Medical Services Covered by Medicare

Health care services covered by Medicare include:

- Examination and treatment by family doctors
- Many types of surgery
- Most treatments by specialists
- Hospital care
- X-rays
- Many laboratory tests
- Most vaccinations

## Medical Services Not Covered by Medicare

Your public health insurance will only pay for essential or medically necessary services. In most provinces, Medicare does not typically cover the following services:

- Ambulance services
- Dental care
- Prescription drugs
- Glasses and contact lenses

You will have to pay for these services yourself. If you have a job in Canada, you may be covered



for some or all of the costs of these services through a workplace benefits package. Ask your employer if you are not sure.

Some provinces do pay for non-medical services, such as prescription drugs. In some cases, only a portion of the total cost is covered.

## Some Rights Related to Health and Safety Standards

Canadian Centre for Occupational Health and Safety (CCOHS)  
[www.ccohs.ca/oshanswers/legisl/responsi.html](http://www.ccohs.ca/oshanswers/legisl/responsi.html)

## What are the employee's rights and responsibilities?

Employee's **responsibilities** include the following:

- Responsibility to work in compliance with Occupational Health and Safety regulations
- Responsibility to use personal protective equipment and clothing as directed by the employer
- Responsibility to report workplace hazards and dangers

Employees have the following three basic **rights**:

- Right to refuse unsafe work
- Right to participate in the workplace health and safety activities through Joint Health and Safety Committee (JHSC)

- Right to be informed about actual and potential dangers in the workplace

## Human Rights Information in Canada

Equitas, formerly the Canadian Human Rights Foundation, is a non-governmental organization (NGO) dedicated to the defence and promotion of human rights through education, in Canada and around the world.  
<http://www.equitas.org>

Under the Canadian Human Rights Act, it is against the law for any employer to discriminate on the basis of:

- Race, colour or ethnic origin
- Religion
- Age
- Sex (including pregnancy and childbearing)
- Sexual orientation
- Marital/family status
- Physical or mental disability (including dependence on alcohol or drugs)
- Pardoned criminal conviction



# Education & Training

## Public Education for Children

Public education is run by the provinces and territories and is paid for through taxes. Public education is free and available to every child in Canada.

Most children start going to school when they are 4 or 5. By law, they must attend school until the age of 15 or 16, depending on where they live.

## Elementary and Secondary School

Children begin their education in elementary school. Elementary school starts with kindergarten for young children, and runs through to grade 6 or 8. This is followed by secondary school, or high school, which is for children in grade 8 or 9 to grade 12.

## How to Enrol Your Children in School

Parents must register children at the local school or school board office. For more information, please visit [cic.gc.ca/english/newcomers/after-education.asp](http://cic.gc.ca/english/newcomers/after-education.asp).

When you register your child, you must bring your child's:

- Permanent Resident Card, Record of Landing (IMM 5688) or Confirmation of Permanent Residence (IMM 5292);
- birth certificate; and
- vaccination certificate.

## Education Contacts

### Council of Ministers of Education, Canada

<http://www.cmec.ca/en/>

### Association of Canadian Community Colleges

[www.accc.ca/english/index.cfm](http://www.accc.ca/english/index.cfm)

### Association of Universities and Colleges of Canada

[www.aucc.ca/programs/index\\_e.html](http://www.aucc.ca/programs/index_e.html)

### Canadian Education Association

[www.cea-ace.ca](http://www.cea-ace.ca)



## Planning Ahead for Your Child's Post-Secondary Education

A Registered Education Savings Plan (RESP) is one of the easiest and best ways to fund the future ambitions of your child.

All you need to do is ensure that your child has a valid Social Insurance Number (SIN) and open an RESP. You can then use the plan to save for your child's education while deferring taxes on the earnings.

For more information on how you can open and contribute to an RESP, visit [www.scotiabank.com/resp](http://www.scotiabank.com/resp).

## Free Basic English and French Classes

<http://www.servicecanada.gc.ca/eng/goc/linc.shtml>

The Government of Canada, in cooperation with provincial governments, school boards and organizations, offers FREE language training across the country for adult permanent residents. In most provinces, the name of the program is LINC (Language Instruction for Newcomers to Canada).

LINC offers both full- and part-time classes to suit your needs, and some centres offer free child care while you attend classes. Most LINC centres can also refer you to other language training classes in your area.

Remember, language classes are available for every adult in your family, not just the person who may be looking for work.

## Foreign Credentials Referral Office

The Foreign Credentials Referral Office (FCRO) provides information and support on foreign credential recognition for foreign-trained workers. The FCRO is part of Citizenship and Immigration Canada.

**1-888-854-1805 or TTY 1-800-926-9105 (in Canada only)**  
**[www.credentials.gc.ca](http://www.credentials.gc.ca)**

## Credential Assessment Services in Canada

Most individuals who plan to come to Canada to settle permanently and who wish to enter the labour force will need to know the value of the education, training and experience they have acquired outside Canada.

The procedures for evaluating and recognizing qualifications earned outside Canada will depend on whether you wish to enter an occupation or pursue further studies, whether your chosen occupation is regulated or non-regulated, and the province/territory in which you intend to settle.

The Canadian Information Centre for International Credentials (CICIC) is a central source of information about the services and organizations around Canada that can help with the accreditation of internationally acquired skills.

**Canadian Information Centre for International Credentials (CICIC)**  
**416-962-9725**  
**[www.cicic.ca](http://www.cicic.ca)**

## The Toronto Region Immigrant Employment Council (TRIEC)

TRIEC helps new immigrants break down the barriers when looking for work in the Toronto region by facilitating their access to the labour market. The council also advocates changing the ways in which companies value and work with immigrants and improving government interrelations in planning around this issue.

**416-944-1946**  
**[www.triec.ca](http://www.triec.ca)**

# Entrepreneurship

## Starting a Business

### Canada Business

1-888-576-4444  
[www.canadabusiness.ca](http://www.canadabusiness.ca)

Do you have a great business idea but aren't sure where to start? Canada Business provides information and resources on:

- the basics of business planning for starting a business, including guides and tools to help you develop a detailed business plan;
- hiring procedures, pay and benefits information and labour standards.

## Register Your Business

### Canada Revenue Agency

1-800-959-5525  
[www.cra-arc.gc.ca/tx/bnsns/menu-eng.html](http://www.cra-arc.gc.ca/tx/bnsns/menu-eng.html)

The Canada Revenue Agency provides registration requirements, guides and resources for registering a business as well as information and resources on the Business Number.

## Apply for Benefits Available to You

### Service Canada

1-800-O-Canada (1-800-622-6232)  
<http://www.servicecanada.gc.ca/eng/subjects/business>

As a new business owner in Canada, you may be eligible to apply for programs and services to support you. For additional information, visit Service Canada.

## Government Programs/Key Organizations Helping New Entrepreneurs

- **Scotia Running Start for business<sup>®</sup> Program** [www.scotiabank.com/startup](http://www.scotiabank.com/startup)
- **Get Growing for Business** [www.getgrowingforbusiness.com](http://www.getgrowingforbusiness.com)
- **BeYourOwnBoss.org** [www.beyourownboss.org](http://www.beyourownboss.org)
- **Bizbound** [www.bizbound.com](http://www.bizbound.com)
- **Canada Business Network** [www.canadabusiness.ca/eng/](http://www.canadabusiness.ca/eng/)

# Partial List of Embassies in Canada

## **Brazil (Embassy of Brazil)**

450 Wilbrod St.  
Ottawa, Ontario K1N 6M8  
Tel: (613) 237-1090  
Fax: (613) 237-6144  
<http://www.brasembottawa.org>

## **China (Embassy of the People's Republic of China)**

515 St. Patrick St.  
Ottawa, Ontario K1N 5H3  
Tel: (613) 789-3434  
Fax: (613) 789-1911

## **Germany (Embassy of the Federal Republic of Germany)**

1 Waverley St.  
Ottawa, Ontario K2P 0T8  
Tel: (613) 232-1101  
Fax: (613) 594-9330  
<http://www.ottawa.diplo.de>

## **India (High Commission for the Republic of India)**

10 Springfield Rd.  
Ottawa, Ontario K1M 1C9  
Tel: (613) 744-3751 (24h)  
(613) 744-3752  
(613) 744-3753  
Fax: (613) 744-0913  
<http://www.hciottawa.ca/>

## **Iran (Embassy of the Islamic Republic of Iran)**

245 Metcalfe St.  
Ottawa, Ontario K2P 2K2  
Tel: (613) 233-4726

## **Israel (Embassy of Israel)**

50 O'Connor St.  
Ottawa, Ontario K1P 6L2  
Tel: (613) 750-7500  
Fax: (613) 750-7555  
<http://ottawa.mfa.gov.il>

## **Japan (Embassy of Japan)**

255 Sussex Dr.  
Ottawa, Ontario K1N 9E6  
Tel: (613) 241-8541  
Fax: (613) 241-2232  
<http://www.ca.emb-japan.go.jp/>

## **Mexico (Embassy of Mexico)**

45 O'Connor St., Suite 1000  
Ottawa, Ontario K1P 1A4  
Tel: (613) 233-8988  
Fax: (613) 235-9123  
<http://embamex.sre.gob.mx/canada/>

## **Morocco (Embassy of Morocco)**

38 Range Rd.  
Ottawa, Ontario K1N 8J4  
Tel: (613) 236-7391  
Fax: (613) 236-6164  
<http://www.ambamaroc.ca/>

## **Pakistan (High Commission for the Islamic Republic of Pakistan)**

10 Range Rd.  
Ottawa, Ontario K1N 8J3  
Tel: (613) 238-7881  
Fax: (613) 238-7296  
<http://www.pakmission.ca/>

## **Philippines (Embassy of Philippines)**

130 Albert St., Suite 900  
Ottawa, Ontario K1P 5G4  
Tel: (613) 233-1121  
Fax: (613) 233-4165  
<http://philembassy.ca/main/>

## **Republic of Korea (Embassy of the Republic of Korea)**

150 Boteler St.  
Ottawa, Ontario K1N 5A6  
Tel: (613) 244-5010  
Fax: (613) 244-5034  
<http://can-ottawa.mofat.go.kr>

## **Russia (The Embassy of the Russian Federation in Canada)**

285 Charlotte St.  
Ottawa, Ontario K1N 8L5  
Tel: (613) 235-4341  
(613) 236-1413  
Fax: (613) 236-6342  
<http://www.rusembassy.ca/>

## **Sri Lanka (High Commission for the Democratic Socialist Republic of Sri Lanka)**

333 Laurier Ave. West, Suite 1204  
Ottawa, Ontario K1P 1C1  
Tel: (613) 233-8449  
Fax: (613) 238-8448  
<http://www.srilankahcottawa.org/>

## **Turkey (Embassy of the Republic of Turkey)**

197 Wurtemberg St.  
Ottawa, Ontario K1N 8L9  
Tel: (613) 244-2470  
Fax: (613) 244-2491  
<http://www.turkishembassy.com/>

## **United Arab Emirates (Embassy of the United Arab Emirates)**

125 Boteler St.  
Ottawa, Ontario K1N 0A4  
Tel: (613) 565-7272  
Fax: (613) 565-8007  
<http://www.uae-embassy.ae/Embassies/ca/>

## **United Kingdom (British High Commission)**

80 Elgin St.  
Ottawa, Ontario K1P 5K7  
Tel: (613) 237-1530  
Fax: (613) 232-0738  
<http://ukincanada.fco.gov.uk/en/>

## **United States (Embassy of the United States of America)**

490 Sussex Dr.  
Ottawa, Ontario K1N 1G8  
Tel: (613) 688-5335  
Fax: (613) 688-3082  
<http://ottawa.usembassy.gov/>



1. The *Scotiabank StartRight* Program, created for Canadian Landed Immigrants from 0-3 years in Canada, International Students and Foreign Workers. The *Scotiabank StartRight* Mortgage Program, created for Canadian Landed Immigrants and Foreign Workers from 0-5 years in Canada.
2. Offer available when you open a new *Scotia*<sup>®</sup> Moneyback<sup>™</sup> Account, *Scotia One*<sup>™</sup> 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.
3. Subject to meeting Scotiabank's credit criteria and security requirements. An unsecured credit card may be available up to certain credit limits; a secured credit card requires security equal to 100% of approved credit limit for Foreign Workers and Permanent Residents and 120% of approved credit limit for International Students. Credit card security can be cash security, Canada Savings Bonds or Guaranteed Investment Certificate. In addition, to be eligible for a personal borrowing product, you must be a Canadian resident and have reached the age of majority.
4. Subject to availability and signing the Safety Deposit Box lease.
5. Currently the *Scotiabank StartRight* Auto Finance Program is available through select car dealerships in Canada. Special financing rates are available from the following manufacturers: Kia, Chrysler, General Motors, Hyundai, Jaguar/Land Rover, Mazda, Mitsubishi and Volvo. This program is only available for Landed Immigrants and Foreign Workers. Subject to Scotiabank financing terms and conditions. Downpayment required.
6. Applicable to residential mortgages only and subject to Scotiabank lending criteria for residential properties. Mortgage default insurance may be required for Loan to Value ratios (LVRs) greater than 50% to a maximum of 95%. Maximum LVRs available may be less than 95%.
7. 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.
8. 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.
9. The *Getting There Savings Program* for Youth is available to customers under 19 years of 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*<sup>®</sup> VISA<sup>®</sup> or PLUS<sup>®</sup> fees). Cardholder service fees continue to apply for using cross border debit service. When you turn 19 years of age, the account will automatically be converted to an account that is suitable to you based on your recent transaction behaviour. Please see the Day-to-Day Banking Companion Booklet for further details about these services and fees.
10. 10% discount applies to the full purchase price (excluding taxes) and excludes Tim Horton's and alcoholic beverage purchases. Free movies at Cineplex Entertainment<sup>®</sup> theatres with just 1,000 points. Visit [scene.ca](http://scene.ca) for complete details. Some restrictions and limitations apply.
11. 1,000 points will be added to your SCENE membership account when you obtain a SCENE *ScotiaCard* on a new SCENE-eligible bank account and make your first debit purchase. Purchase must be made within 60 days of opening the account. 1,000 additional points will be added to your SCENE membership account for having your payroll deposited to your new SCENE-eligible Scotiabank account or setting up one of the following combinations of pre-authorized debits and/or credits on one account: a) 2 PADs, b) 2 PACs or c) 1 PAD and 1 PAC, provided your automatic payroll or PAD/PAC is set up within 60 days of opening your account. Each sign-up offer is awarded once per customer per SCENE membership. Each offer is paid once per customer on joint or single accounts once your account has qualified. For joint accounts, if at the time of awarding any bonus points, each joint account holder has registered an individual SCENE membership, bonus points will be split equally. These offers do not apply to existing SCENE-eligible Scotiabank account holders. Visit [www.scotiabank.com/scene](http://www.scotiabank.com/scene) for details. SCENE points are awarded for debit purchase transactions and *Interac Flash*<sup>®</sup> transactions from an eligible account using your SCENE *ScotiaCard*. Points accumulated using the SCENE *ScotiaCard* will be updated within 2-3 business days for debit transactions and monthly for the Scotiabank sign-up and banking relationship offers. Earn 1 SCENE point for every \$5 you spend on debit purchases and 1 SCENE points for every \$1 spent at participating theatres and online at [cineplex.com](http://cineplex.com). (Maximum points per transaction are 300. Maximum daily points are 600) SCENE points can only be redeemed at participating Cineplex Entertainment<sup>®</sup> theatres, or [scene.ca](http://scene.ca) for other points offers (or rewards). Some conditions and limitations apply. Visit [scene.ca](http://scene.ca) for details.
12. Interest rate for purchases for both SCENE VISA card and the *Learn* VISA card is 19.99%; cash advances, balances transfers and *Scotia*<sup>®</sup> Credit Card Cheques are 21.99%. Interest rates, annual fees and features for both cards are effective September 1, 2013 and are subject to change without notice.  
SCENE VISA card – Earn 1 SCENE point for every \$1 you spend on card purchases and 5 SCENE points for every \$1 spent at participating Cineplex Entertainment<sup>®</sup> theatres and online at [cineplex.com](http://cineplex.com). (Maximum points per transaction are 300. Maximum daily points are 600). SCENE points can only be redeemed at participating Cineplex Entertainment theatres, or [scene.ca](http://scene.ca) for other points offers (or rewards). Purchase returns, payments, cash advances, *Scotia* Credit Card Cheques, credit vouchers, card fees, interest charges or service/transaction charges do not qualify for SCENE points. *Learn* VISA cardholders earn up to 1% cash back. 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*<sup>®</sup> reward.  
All Scotiabank retail credit cards, except *Scotiabank Value*<sup>®</sup> VISA card and No-Fee *Scotiabank Value* VISA card, issued or reissued after March 14, 2011, will have Visa payWave. For more information visit [scotiabank.com/paywave](http://scotiabank.com/paywave).

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<sup>1</sup> Ranked by *The Banker* magazine, a *Financial Times* publication, December 2012.

<sup>2</sup> Ranked by *Global Finance* magazine list of the World's Safest Banks 2013.

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<sup>12</sup> Cineplex Entertainment LP, used under licence.

