



Newcomers' Handbook

New to Canada? Start Right Here.

You're richer
than you think.®





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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.

**Scotiabank welcomes
you to Canada.**

Contact Us

- Visit [Scotiabank.com/startright](https://www.scbank.com/startright)
- Call us:

From Canada and USA	Toll-free 1-866-800-5159	▶ Scotiabank StartRight® Program for Newcomers
From Overseas	Collect: Contact your local phone operator to place a collect call. 416-288-3062 416-288-4119	OR Direct: Long distance charges will apply if dialing direct (using international dialing code 001) ▶ StartRight International Account Opening Program ▶ Scotiabank Student GIC Program

- Find your nearest Scotiabank branch at [scotiabank.com/branchlocator](https://www.scbank.com/branchlocator)



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 AND 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. About 90% of the Canadian population lives along the southern portion of the country, within 100 miles of the U.S. border.

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. Similarly, the southern part of Ontario enjoys the tempering effect of the Great Lakes.

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

There are approximately 35.8 million people in Canada.* Population growth is largely due to immigration, making Canada one of the most ethnically diverse countries in the world. Approximately 60% of total immigrants that arrived in Canada have chosen to settle in Toronto, Montréal or 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, but that is not necessarily the language that is spoken at home. 66% of the population speak English as their first language, while 21% of the population speak French.* As a country of immigrants, 20% of Canadians speak a non-official language at home. These significant non-official first languages include Chinese, Italian, German and Punjabi.



PUBLIC HOLIDAYS

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

Each province of Canada has its own provincial holiday(s), such as Family Day.

The observance of individuals' religious holidays is widely accepted as well.

*Source: Statistics Canada, September 2015

10 Things You Need to Know About Banking in Canada



1. WHAT IS THE DIFFERENCE BETWEEN A CHEQUING ACCOUNT AND A SAVINGS ACCOUNT?

Chequing Account

A chequing account is a place to keep money that you are planning to spend. You can withdraw your money quickly and easily. You need to make sure that you have enough money in your account to cover the cheques that you are writing and other pre-authorized payments. Most chequing accounts do not pay interest.

Savings Account

A savings account is a place to safely keep money until you need it. You can also withdraw the funds whenever you want but there may be fees involved.

With both accounts, your Canadian dollar deposits are protected through the Canada Deposit Insurance Corporation (CDIC), up to \$100,000 per account.

2. HOW CAN I ACCESS MONEY IN MY ACCOUNT OR PAY FOR THINGS WITHOUT GOING TO MY BANK BRANCH?

There are many ways to access your funds without going into your actual bank branch:

Debit card/Bank card: You can use your card to pay for purchases at retailers instead of utilizing a credit card or cash.

Automated Bank Machines (ABM): These are self-service machines that allow you to withdraw cash, up to a daily maximum. You can also perform other banking transactions, like making deposits, paying bills and transferring money between accounts. Scotiabank has approximately 3600 ABMs across Canada.

Mobile banking: You can use your smartphone or tablet to pay bills, transfer funds and check account balances.

Online banking: You can pay bills and transfer money online on your computer, phone or tablet.



Interac e-transfers:

This is a simple, convenient and secure way to send and receive money between people in Canada. All you need is access to online or mobile banking and you can send money to anyone with an email address or mobile phone number and a bank account in Canada without sharing personal financial information.

Pre-authorized debit: For bills you are paying on a recurring basis, you can set up monthly automatic bill payments.

Cheque: Paper cheques are still commonly used to pay others for services, although they usually aren't accepted for payment in places like grocery stores or gas stations.

3. HOW DO I FILL OUT A CANADIAN CHEQUE?

See below the illustration of how you should write a cheque, together with an explanation of the other elements that are found on a cheque.

Sample Canadian Cheque

Enter name of person or business to whom payment is being made

MR. JOHN DOE
123 QUEEN ST.
TORONTO, ON M5K 3B4

DATE: 0 8 / 1 2 / 2 0 1 1

Cheque Number: 80002

Branch Address: THE BANK OF NOVA SCOTIA
2000 BAYVIEW AVE. #100
SCARBOROUGH, ONTARIO M1S 5B1

Payment Description: MEMO

Amount: \$ 100.00

Written Dollar Amount: ONE HUNDRED AND 00/100 DOLLARS

Your Signature: [Signature]

Cheque Number: 80002

Transit Number: 00000

Institution Code: 0002

Account Number: 0000000000000000

4. WHAT IS THE DIFFERENCE BETWEEN A DEBIT CARD AND A CREDIT CARD?

Debit Card (Bank Card)

A debit card, or bank card, allows you access to your bank accounts. You can use it to complete a transaction at an ABM, or to make a payment at a retailer. It will also be used to set up and access your online and mobile banking. Even though it may have a Visa logo on it, it is not a credit card. The money will be taken out of your account at the same time as the transaction.

Credit Card

A credit card allows you to charge purchases rather than pay cash. Generally you are not charged interest on your purchases as long as your monthly balance is paid in full each month, by the due date. You will be charged interest if you take a cash advance, do balance transfers, or utilize *Scotia®* Credit Card Cheques. You will be given a credit limit, which can be increased over time. You can apply for a Scotiabank credit card without Canadian credit history and without a deposit (security) as a newcomer to Canada, through the *Scotiabank StartRight* Program for Newcomers.

Pre-Paid Visa Card

With the Scotiabank Pre-paid Reloadable Visa Card you can load your card whenever you want with the amount you want to spend or have someone spend. You can also keep track of your spending. These pre-paid Visa cards are valid anywhere that Visa is accepted – at stores, internationally and online.

5. THERE SEEMS TO BE LOTS OF DIFFERENT TYPES OF CREDIT CARDS OUT THERE, SO HOW DO I CHOOSE?

There are many different types of credit cards available in Canada, with a variety of benefits and fees. Several “no-fee” options exist, allowing you access to credit without paying an annual fee. There are also many other options for cards that offer additional

benefits, ranging from cash-back on eligible purchases, to earning rewards towards travel, merchandise, or even free movies. Ask your Scotiabank Advisor or visit www.scotiabank.com to find out more.

6. AS A NEWCOMER, HOW CAN I QUALIFY TO GET A CREDIT CARD?

There are two types of credit cards.

- | 1 | Secured | 2 | Unsecured |
|---|---|---|-------------------------|
| | You must make a deposit that you spend against. | | No deposit is required. |

As a newcomer to Canada, you may be eligible for an unsecured credit card without having employment income and without needing a credit history in Canada. Some conditions apply.

7. MY FRIEND TOLD ME I SHOULD PROTECT MYSELF AGAINST FRAUD. HOW DO I DO THIS?

E-mails, text messages and websites sent by criminals are often designed to look like they come from well-known and trusted businesses, financial institutions (like banks) and government agencies, in an attempt to collect personal and financial information. This is also known as “phishing”.

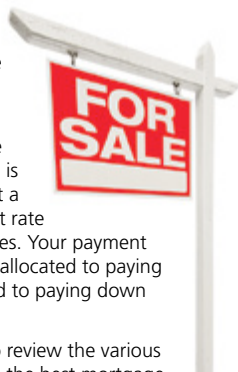
Do not respond to unexpected or unsolicited emails or websites that request personal information. If in doubt, contact your bank directly.

8. WE WANT TO BUY A HOUSE. WHAT ARE THE DIFFERENT TYPES OF MORTGAGES OFFERED IN CANADA?

When you want to buy a house, the bank can lend you money secured by the house that you're going to buy. You will need to make a down payment.

You can get a fixed rate mortgage where the rate of interest and payment amount is fixed for a specific term. You can also get a variable rate mortgage where the interest rate changes as the prime lending rate changes. Your payment consists of two portions – one portion is allocated to paying the interest; the other portion is allocated to paying down your mortgage.

Your Scotiabank Advisor will be happy to review the various options with you and help you decide on the best mortgage solution for your needs.



9. PEOPLE ARE SAYING WE SHOULD PUT MONEY INTO AN RESP AND RRSP. WHAT ARE THOSE?

An RESP is a Registered Education Savings Plan. It is designed to help you save money for the post-secondary education of your child. The RESP contributions are not tax-deductible, but the money that you earn in the RESP is allowed to compound and grow on a tax-deferred basis until you want to withdraw the money for a qualified education program. The government also provides grants to help your savings grow over time. For more information on RESP, visit www.scotiabank.com/resp.

An RRSP is a Registered Retirement Savings Plan. It is designed to help you save money for your retirement. You can get a tax deduction for making an RRSP contribution. Income and capital gains from your investment will accumulate without paying income tax until you withdraw the money from your account.

10. WHY IS BUILDING YOUR CREDIT HISTORY SO IMPORTANT?

A credit history will help you borrow money when you are making a large purchase such as a car, a house, or starting a new business. Your credit history is also important for gaining access to higher limits for your credit card. Before granting credit, banks are going to be interested in your credit “worthiness”. They are going to consider at least three things:

Capital: the assets you own that you could utilize to pay back the loan, if necessary (collateral).

Character: the assessment of your character. How responsible and reliable you are, based on the information in your credit history?

Capacity: do you have sufficient income to afford the monthly payments?

Banks and other companies can get a credit report about you with your consent, such as when you apply for a credit card or a line of credit. These reports are issued by Equifax Canada and TransUnion Canada.

DO	DON'T
<ul style="list-style-type: none">✓ Get a credit card to help build your credit history.✓ Try to pay your bills in full.✓ Make sure that your monthly account statement is correct.✓ Always pay your bills on time.✓ Limit yourself to one or two credit cards.✓ Know what your credit report says about you.	<ul style="list-style-type: none">✗ Don't accept or use any form of credit until you understand and are comfortable with its terms and conditions.✗ Don't go over the credit limit on your credit card.✗ Don't delay reporting any unauthorized transactions on your account.✗ Don't use your credit card to supplement your monthly cash flow.✗ Don't spend more than your budget allows.✗ Don't be afraid to ask for help. There are local agencies that provide free and confidential credit counseling.

Top 10 Tips for Settling in Easier

- ① **Housing:** For most newcomers, your first home will likely be a rented house or apartment. The Government of Canada's national housing agency, The Canadian Mortgage & Housing Corporation (CMHC) is an excellent resource to help you understand your rights as a renter. The site also provides information to guide you in the purchase of your first home in Canada. For more information visit cmhc.ca/newcomers
- ② **S.I.N.:** You will need a Social Insurance Number (SIN) to legally work in Canada. All family members, including babies, should apply on arrival. For more information visit servicecanada.gc.ca/sin
- ③ **Health Benefits:** All permanent residents (PR) are eligible for government-subsidized medical care. You should apply for a health card as soon as you arrive in Canada. Each member of the family, even babies, must have their own health card. To apply for a health card, contact the Ministry of Health in the province or territory where you live. For more information visit <http://www.cic.gc.ca/english/newcomers/after-health.asp>
- ④ **Education for Children:** Public education is paid through your taxes and therefore is free and available to every child in Canada. Parents must pre-register their children (usually children aged 5–17) as soon as you arrive at the school or school board office in your area. For more information visit cic.gc.ca/english/newcomers/after-education.asp
- ⑤ **Organizations that Help Newcomers:** Canada has many immigrant-serving organizations that help newcomers settle into life in Canada. They may provide free basic language training in one of our official languages, English or French. They could support you in your search for housing or a job. Visit Citizenship and Immigration Canada for a list of organizations. For more information visit cic.gc.ca/english/newcomers/map/services.asp

- ⑥ **Driver's Licence:** Your foreign driver's licence may only be valid for a short time after arriving in Canada. A valid driver's licence, issued by the province in which you will be living, is required to drive a motor vehicle in Canada. You may need to pass a written examination and one or two driving tests to qualify. For more information visit cic.gc.ca/english/newcomers/after-transportation-driving.asp
- ⑦ **Credential Assessment Services in Canada:** If you are immigrating to Canada as a Federal Skilled Worker, coming to Canada to work in specific professions or trades, or coming to Canada to study, you will need to have the education, work experience or professional credentials you received outside Canada assessed. For more information visit cic.gc.ca/english/newcomers/credentials/
- ⑧ **Minimum Wage:** All paid employees are entitled to be paid a "minimum wage". Minimum wage is the smallest hourly wage an employee can be paid and varies by province and territory. To find the minimum wage in your province or territory, visit labour.gc.ca/eng/standards_equity/index.shtml
- ⑨ **Taxes:** Residents of Canada are required to file an income tax return each year, including refugees and those who have applied for or received permanent resident (PR) status. If you are considered a resident of Canada for income tax purposes, keep all claimable receipts and employment pay stubs starting from the day you landed in Canada. For more information visit cra-arc.gc.ca/newcomers
- ⑩ **Increasing Your Social Network:** To help you settle easier into Canadian life, building your social network is helpful. Volunteering, joining faith or social groups and attending community events, in addition to joining a professional association, will help. You can meet new friends and feel more comfortable in your new life in Canada. Our Scotiabank advisors are also excited to welcome you and your family to Canada. They can provide further information. Drop into any branch today.



Government Information and Assistance

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

Parliament Building,
Ottawa, Canada

GOVERNMENT OF CANADA

A useful site to start your search for any and all Federal government services
1-800-O-Canada (1-800-622-6232)
www.canada.gc.ca

IMMIGRATION, REFUGEES AND CITIZENSHIP CANADA

For information on sponsorship, citizenship applications or immigration in general
1-888-242-2100
www.cic.gc.ca

EMPLOYMENT AND SOCIAL DEVELOPMENT CANADA

For information on Social Insurance Number (SIN), employment, etc.
www.esdc.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 1-800-387-1193

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
www.esdc.gc.ca/en/pension/cpp/index.page

PASSPORTS

1-800-567-6868
www.ppt.gc.ca

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
www.canada.ca/en/services/benefits/ei.html

EMPLOYMENT PROGRAMS

Job Creation, Partnership Skills Development, Self-Employment, Targeted Wage Subsidies, Youth Employment Strategy
1-800-O-Canada (1-800-622-6232)
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
www.esdc.gc.ca/en/cpp/oas/index.page

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.

www.cic.gc.ca/english/department/partner/menu-partners.asp

Jobs and Careers



Getting started with career planning:

- Evaluate your career options and decide the best career at this stage of your life.
- Consider having your existing credentials evaluated to determine if they can be used in Canada, and if not, how can you improve them to meet Canadian requirements?
- In order to arrive prepared to join Canada's workforce and integrate into Canadian society, consider
 - contacting Planning for Canada, a free pre-arrival service funded by IRCC and provided in person and online around the world.
<http://www.planningforcanada.ca/>
 - Look for opportunities to improve your language skills before you start interviewing for jobs.
 - 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? |
| Remember the soft skills. | ▶ Credentials and experience are important, but also do some research on Canadian business norms and common workplace behaviour in this market. |
| 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 may be 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. www.hrsdc.gc.ca |

SAMPLE QUESTIONS EMPLOYERS MAY ASK IN A JOB INTERVIEW:

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

QUESTIONS EMPLOYERS SHOULD NOT ASK IN A JOB INTERVIEW:

- ✗ Do you have health problems? Disabilities?
- ✗ When was the last time you were hospitalized?
- ✗ Do you have AIDS?
- ✗ Have you ever been addicted to drugs?
- ✗ How old are you?
- ✗ Do you have children? How old are they?
- ✗ What church are you a member of? Do they prevent you from working weekends and holidays?
- ✗ What's your sexual orientation?
- ✗ Are you married, divorced, separated or single?
- ✗ Were you ever arrested?

now hiring

LIST OF JOB SEARCH SITES

Scotiabank

www.scotiabank.com/careers

Canada Job Bank

jobs-emplois.gc.ca

Canada Jobs

www.canadajobs.com

Canjobs

www.canjobs.com

Monster.ca

www.monster.ca

Workopolis

www.workopolis.com

EmployCanada.com

www.employcanada.com

Jobboom.com

www.jobboom.com

Indeed.ca

www.indeed.com

Health, Safety and Your Rights

CANADA'S HEALTH CARE SYSTEM

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

Health insurance 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. 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 card.

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 INSURANCE

Health care services covered by insurance 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 INSURANCE

Your public health insurance will only pay for essential or medically necessary services. In most provinces, insurance 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

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:

- ① Right to refuse unsafe work
- ② Right to participate in the workplace health and safety activities through Joint Health and Safety Committee (JHSC)
- ③ 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. 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 and 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.

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
www.cmec.ca

Universities Canada
www.univcan.ca

Colleges and Institutes Canada
www.collegesinstitutes.ca

Canadian Education Association
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



FREE BASIC ENGLISH AND FRENCH CLASSES

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.

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) www.cicic.ca

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 Immigration, Refugees and Citizenship Canada.

1-888-854-1805 or TTY 1-800-926-9105 (in Canada only)
www.credentials.gc.ca

EMPLOYMENT COUNCILS

Region Immigrant Employment Councils in Toronto (TRIEC), Calgary (CRIEC) and Edmonton (ERIEC) help new immigrants break down the barriers when looking for work in the Toronto region by facilitating their access to the labour market. These councils advocate changing the ways that companies value and work with immigrants and improving government interrelations in planning around this issue. These councils also help new immigrants break down the barriers when looking for work by facilitating their access to the labour market.

www.criec.ca www.eriec.ca www.triec.ca

Entrepreneurship

STARTING A BUSINESS

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.

Canada Business
1-888-576-4444
www.canadabusiness.ca

REGISTER YOUR BUSINESS

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

Canada Revenue Agency
1-800-959-5525
www.cra-arc.gc.ca/tx/bnsns

RESOURCES TO HELP NEW ENTREPRENEURS

- Scotia Running Start *for business*® Program
www.scotiabank.com/startup
- Bizbound
www.bizbound.com
- Canada Business Network www.canadabusiness.ca
- Service Canada
www.servicecanada.gc.ca/en/subjects/business

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
ottawa.itamaraty.gov.br/en-us/

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
ca.chineseembassy.org

COLOMBIA

(Consulate of Colombia)
360 Albert Street, Suite 1002
Ottawa, Ontario K1R 7X7
Tel: (613) 230-3760
Fax: (613) 230-3761
ottawa.consulado.gov.co

FRANCE

(French Embassy)
42 Sussex Dr.
Ottawa, Ontario K1M 2C9
Tel: (613) 789-1795
www.ambafrance-ca.org

GERMANY

(Embassy and Consulates General of the Federal Republic of Germany)
1 Waverley St.
Ottawa, Ontario K2P 0T8
Tel: (613) 232-1101
Fax: (613) 594-9330
www.kanada.diplo.de/

INDIA

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

ISRAEL

(Embassy of Israel)
50 O'Connor St.
Ottawa, Ontario K1P 6L2
Tel: (613) 567-6450
Fax: (613) 750-7555
ottawa.mfa.gov.il

JAPAN

(Embassy of Japan)
255 Sussex Dr.
Ottawa, Ontario K1N 9E6
Tel: (613) 241-8541
Fax: (613) 241-2232
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
embamex.sre.gob.mx/canada/

MOROCCO

(Embassy of the Kingdom of Morocco)
38 Range Rd.
Ottawa, Ontario K1N 8J4
Tel: (613) 236-7391
Fax: (613) 236-6164
www.ambamaroc.ca

PAKISTAN

(High Commission of Pakistan)
10 Range Rd.
Ottawa, Ontario K1N 8J3
Tel: (613) 238-7881
Fax: (613) 238-7296
www.pakmission.ca

PHILIPPINES

(Embassy of Philippines)
130 Albert St., Suite 900
Ottawa, Ontario K1P 5G4
Tel: (613) 233-1121
Fax: (613) 233-4165
pilembassy.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
can-ottawa.mofat.go.kr

RUSSIA

(Embassy of the Russian Federation)
285 Charlotte St.
Ottawa, Ontario K1N 8L5
Tel: (613) 235-4341
(613) 236-1413
Fax: (613) 236-6342
www.rusembassy.ca

SRI LANKA

(Sri Lanka High Commission)
333 Laurier Ave. West, Suite 1204
Ottawa, Ontario K1P 1C1
Tel: (613) 233-8449
Fax: (613) 238-8448
www.srilankahcottawa.org

TURKEY

(Turkish Embassy)
197 Wurtemberg St.
Ottawa, Ontario K1N 8L9
Tel: (613) 789-4044
Fax: (613) 244-2491
ottawa.be.mfa.gov.tr

UNITED ARAB EMIRATES

(Embassy of the United Arab Emirates)
125 Boteler St.
Ottawa, Ontario K1N 0A4
Tel: (613) 565-7272
Fax: (613) 565-8007
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
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
ottawa.usembassy.gov

About Scotiabank

BUSINESS HIGHLIGHTS*

SERVING OVER
50 COUNTRIES
WORLDWIDE



TOTAL TAXES PAID
\$2.9 BILLION

MORE THAN
3,000
BRANCHES AND OFFICES
INCLUDING OVER 1,100
IN CANADA**



\$660 MILLION
IN MICROFINANCE
LOANS GLOBALLY

NET INCOME
\$7.2 BILLION

NEARLY
90,000
EMPLOYEES GLOBALLY



\$601 BILLION
IN DEPOSITS



MORE THAN
23 MILLION
CUSTOMERS
GLOBALLY



NEARLY
575,000
EMPLOYEE
VOLUNTEER HOURS**



For more updated information, please visit: scotiabank.com/investorrelations

* All monetary values are in Canadian dollars.

** Excludes data for Tangerine and Banco Colpatria.



Current as at October 31, 2015.

Scotiabank StartRight Program for Newcomers

BEING A NEWCOMER HAS ITS PRIVILEGES

If you are new to Canada within the last 3 years as a permanent resident, foreign worker or international student, the *Scotiabank StartRight Program*¹ for Newcomers may be right 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 employment 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?

Permanent Residents

- A Canadian Government issued document (confirmation of Permanent Residence or Permanent Resident Card)
- Valid photo ID such as foreign passport or driver's licence issued in Canada

Foreign Workers

- A valid passport
- A Canadian Government issued document (Work Permit)
- Letter from your employer in Canada

International Students

- A valid passport
- Proof of enrolment from a Canadian educational institution
- A Canadian Government issued document (Study Permit)



GET STARTED RIGHT WHEN YOU ARRIVE

- Get an eligible chequing account that suits your needs.
- Build your credit history with an unsecured credit card.²
- Secure your valuables with a free small safety deposit box.³
- Finance a car with specially designed financing at all Scotiabank authorized dealerships across Canada.⁴
- Get a specially designed mortgage solution to assist you in purchasing a home in Canada.⁵
- 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.⁶
- Send money quickly and conveniently through Western Union Money Transfer®s services from your Scotiabank account.⁷



YOUR NEW FINANCIAL FUTURE STARTS TODAY

- Get unlimited transactions with the student banking account.⁸
- Apply for an unsecured Visa* Card² with no annual fee and get rewarded with your choice of loyalty program.

For more details and updates on promotional offers, refer to www.scotiabank.com/startright.

Notes

1. The *Scotiabank StartRight* Program, created for Canadian Permanent Residents from 0–3 years in Canada, International Students and Foreign Workers.
 2. 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.
 3. Subject to availability and signing the Safety Deposit Box lease.
 4. 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.
 5. Applicable to residential mortgages only and subject to meeting Scotiabank's credit criteria, residential mortgage standards 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 Ratios (LVRs) greater than 50% to a maximum of 95%. Maximum LVR's available may be less than 95%. Down payment must come from applicant's own resources (i.e. not gifted). This offer is for all qualified purchase customers who are Permanent Residents or Foreign Workers from 0–5 years in Canada. Some conditions apply.
 6. 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.
 7. 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.
 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. Personal identification requirements must be met. The student banking account is the *Getting There Savings Program* for Youth and is only available to customers under 19 years of age. Free banking means 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. Please see the *Day-to-Day Banking Companion Booklet* for further details about these services and fees.
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добро пожаловать

bienvenue

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欢迎

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bienvenido

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καλώς ήλθατε

أهلاً وسهلاً

bem-vindo

benvenuti

நல்வரவு

mabuhay



Scotiabank®

Contact Us

- Visit scotiabank.com/startright
- Call us:

From Canada and USA	Toll-free 1-866-800-5159 ▶	Scotiabank StartRight® Program for Newcomers
From Overseas	Collect: Contact your local phone operator to place a collect call. 416-288-3062 ▶ 416-288-4119 ▶	OR Direct: Long distance charges will apply if dialing direct (using international dialing code 001) StartRight International Account Opening Program Scotiabank Student GIC Program

- Visit your nearest Scotiabank branch