



Scotiabank



New to Canada?
Start Right Here.

 Scotiabank 
StartRight[™]
PROGRAM FOR NEWCOMERS

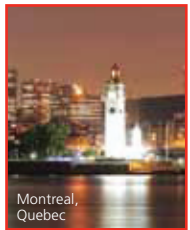
NEWCOMERS' HANDBOOK



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CN Tower
Toronto, Ontario



Montreal,
Quebec



Stanley Park
Vancouver, B.C.



WELCOME

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®** Program¹ 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 2006 national census recorded 31.6 million people in Canada, an increase of 5.4% since 2001. Population growth is largely due to immigration, making Canada an ethnically diverse nation. According to the 2006 census, it has 34 ethnic groups. South Asians top the list of new immigrants with over 1.2 million in the country followed by the Chinese.

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 2006

Corporate Profile

Scotiabank is one of North America's premier financial institutions. With approximately 70,000 employees, Scotiabank and its affiliates serve more than 18.6 million customers in some 50 countries around the world, offering a diverse range of products and services, including personal, commercial, corporate and investment banking.

Over 175 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 2,700 branches and offices in 50 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

- In 2010, for the second consecutive year, Scotiabank was named by Maclean's and Canadian Business magazine to THE GREEN 30, a list of Canadian companies whose employees believe their employers best incorporate environmental stewardship into their business models and corporate cultures.
- In 2010, Scotiabank was recognized by Canadians as one of the country's most reputable companies and Canada's most reputable bank in a joint study by Canadian Business Magazine and the Reputation Institute.
- Scotiabank was listed as one of the 50 Best Employers in Canada by the Globe and Mail Report on Business magazine in 2010, for the sixth consecutive year.
- Scotiabank was named one of Canada's Best Diversity Employers in 2010, for the second year in a row by MediaCorp Canada.
- Scotiabank is proud to be named one of the Best Places to Work® in Canada, 2010 by the Great Place to Work® Institute.
- Scotiabank was ranked among Top 10 Most Stable Banks in the World in April of 2009, by the renowned consulting firm Oliver Wyman.
- Scotiabank was named one of the 50 Most Socially Responsible Corporations in Canada 2009 (Jantzi-Macleans).

Visit scotiabank.com/startright

Call 1-866-800-5159

(North America only – English, French, Cantonese, Mandarin, Punjabi and Spanish)

**Visit your nearest Scotiabank branch,
find it at scotiabank.com/branchlocator**



Tips for Newcomers to Canada

HOUSING

Talk to our knowledgeable Scotia® advisors. Also visit the Canada Mortgage and Housing Corporation Newcomer site for valuable resources on renting or buying a home: 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.



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.

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 cic.gc.ca/english/department/partner/host-spo.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.

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.



Visit scotiabank.com/startright

Call 1-866-800-5159

(North America only – English, French, Cantonese, Mandarin, Punjabi and Spanish)

Visit your nearest Scotiabank branch,
find it at scotiabank.com/branchlocator



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 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)

Get Started Right When You Arrive

- Enjoy a chequing account with free day-to-day banking for one year²
- Build your credit history with a VISA* credit card that meets your needs³
- Secure your valuables with a free small safety deposit box for one year⁴
- Buy a car with specially designed financing at select dealerships⁵
- Get a specially designed mortgage solution to assist you in purchasing a home in Canada⁶
- Start your business with customized solutions and advice⁷

Refer to www.scotiabank.com/startright for complete details.



Managing Your Finances Is Not a Temporary Thing

- Enjoy a chequing account with free day-to-day banking for one year²
- Build your credit history with a VISA* credit card that meets your needs³
- Secure your valuables with a free small safety deposit box for one year⁴
- Buy a car with specially designed financing at select dealerships⁵
- Get a specially designed mortgage solution to assist you in purchasing a home in Canada⁶

Refer to www.scotiabank.com/startright for complete details.

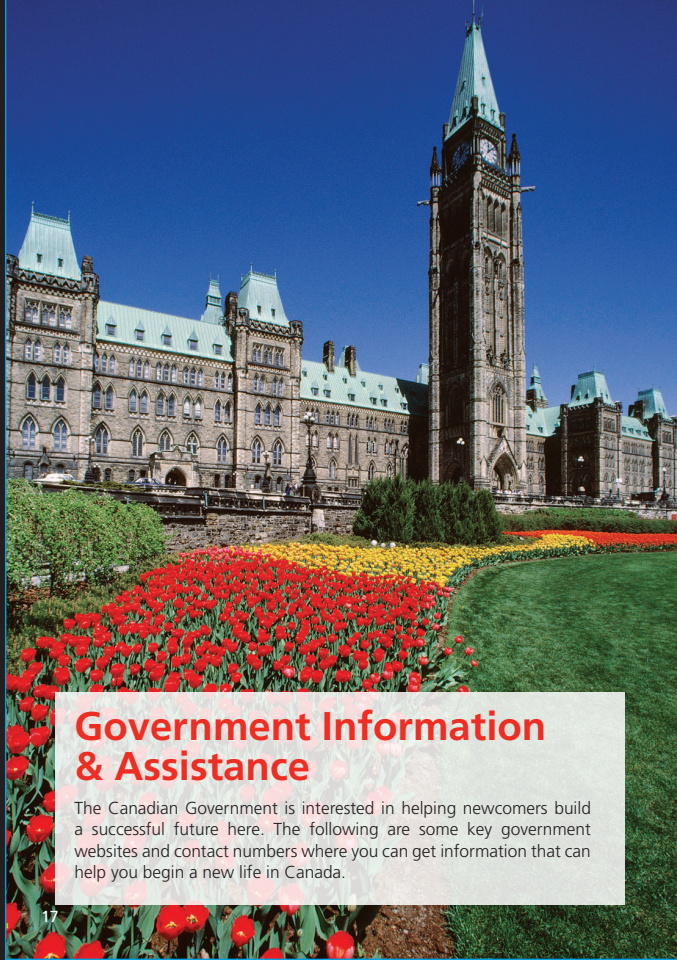


Your New Financial Future Starts Today

- Get the *Student Banking Advantage*® Plan⁸ with unlimited debit transactions for just \$1.25 a month⁹
- Enrol in a FREE SCENE®* membership and enjoy FREE movies and 10% off concession purchases¹⁰
- Get up to 2,000 bonus points – enough for 2 FREE movies¹¹ with your SCENE *ScotiaCard*® banking card
- Get a SCENE® VISA* card³ or a *L'earn*® VISA* card³ with great rewards and no annual fee¹²

Refer to www.scotiabank.com/startright for complete details.





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

Citizenship and Immigration Canada

For information on sponsorship, citizenship applications or immigration in general

1-888-242-2100

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

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

Canada Pension Plan (CPP)

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

1-800-277-9914

www.hrsdc.gc.ca/en/isp/cpp/cpptoc.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

www.hrsdc.gc.ca/en/employment/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

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.servicecanada.gc.ca/en/sc/oas/pension/oldagesecurity.shtml

Passports

1-800-567-6868

www.ppt.gc.ca/pptc/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/departement/partner/host-spo.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 Résumé

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 résumé 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

Canada Job Bank

jb-ge.hrdc-drhc.gc.ca

Canada Jobs

www.canadajobs.com

Canjobs

www.canjobs.com

Monster.ca

www.monster.ca

Workopolis

www.workopolis.com

CareerExchange

www.careerexchange.com

EmployCanada.com

www.employcanada.com

Jobboom.com

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

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.

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

- Permanent Resident Card, Record of Landing (IMM 1000) or Confirmation of Permanent Residence (IMM 5292);
- birth certificate; and
- vaccination certificate.

Education Contacts

Council of Ministers of Education, Canada

www.cmec.ca/Pages/Default.aspx

Association of Canadian Community Colleges

www.accc.ca/english/index.cfm

Association of Universities and Colleges of Canada

www.aucc.ca/programs/index_e.html

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

<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

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

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

Entrepreneurship

Starting a Business

Canada Business

1-888-576-4444

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/bsnss/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/en/subjects/business/index.shtml>

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
<i>for business</i> ® Program | www.scotiabank.com/startup |
| • Get Growing for Business | www.getgrowingforbusiness.com |
| • BeYourOwnBoss.org | www.beyourownboss.org |
| • Bizbound | www.bizbound.com |
| • Business Start-Up Assistant | www.bsa.cbsc.org |

Partial List of Embassies in Canada

Brazil (Embassy of Brazil)

450 Wilbrod St.
Ottawa, Ontario K1N 6M8
Tel: (613) 237-1090
<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
<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
<http://www.iranembassy.ca/>

Israel (Embassy of Israel)

1005-50 O'Connor St.
Ottawa, Ontario K1P 6L2
Tel: (613) 567-6450 x 505
<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.
Ottawa, Ontario K1P 5C7
Tel: (613) 233-8988
<http://embamex.sre.gob.mx/canada/>

Morocco (Embassy of Morocco)

38 Range Rd.
Ottawa, Ontario K1N 8J4
Tel: (613) 236-7391
<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
<http://www.philembassy-ottawa.com/home/>

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

150 Boteler St.
Ottawa, Ontario K1N 5A6
Tel: (613) 244-5010
Fax: (613) 244-5043, 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
<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
(613) 233-1550
(613) 747-0844 (24h)
Fax: (613) 238-8448
<http://www.srilankahcottawa.org/>

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

197 Wurtemberg St.
Ottawa, Ontario K1N 8R4
Tel: (613) 789-4044
<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
<http://ukincanada.fco.gov.uk/en/>

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

490 Sussex Dr.
Ottawa, Ontario K1N 1G8
Tel: (613) 238-5335
<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.
2. Offer available for one year when you open a new *Powerchequing*® account with Scotiabank. Free banking refers to personal account level service fees only. This includes all account monthly transaction fees. It does not include fees not covered by your banking package nor fees charged by other financial institutions. Fees not covered with the *Powerchequing* account, including access fees to use non-Scotiabank banking machines (e.g. *Interac*®, VISA® or PLUS® fees) continue to apply. Cardholder service fees continue to apply for using the cross-border debit service.
3. Subject to meeting Scotiabank's credit criteria and security requirements. A secured VISA card for International Students requires security equal to 120% of approved credit limit. An unsecured VISA card may be available for Foreign Workers and Landed Immigrants/Permanent Residents, up to certain credit limits; a secured VISA card requires security equal to 100% of approved credit limit. VISA 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: 18 years for PEI, QC, ON, MB, SK, AB, and 19 years for NL, NB, NS, BC, YK, NT, Nunavut.
4. Subject to availability and signing the Safety Deposit Box lease.
5. Currently the Auto Loan Program is available through the following car dealerships in Canada: Kia, Chrysler, 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. Subject to applicable credit approval, Scotiabank residential mortgage standards and maximum permitted loan amounts. CMHC/Genworth Financial Canada mortgage default insurance is required for Loan to Value ratios (LVRs) greater than 65%. The maximum is 95% LVR for Permanent Residents at both CMHC and Genworth Financial Canada. For Foreign Workers, the maximum is 90% LVR at CMHC and 95% at Genworth Financial Canada.
7. The Scotia Running Start for *business*® banking package gives you savings on your business banking and exclusive partner offers to help you start your business.
8. Qualifying students are full-time students attending a Canadian university, community college, CEGEP or other recognized post-secondary school. To take advantage of the *Student Banking Advantage* Plan account benefits, you will need to visit your branch each calendar year prior to October 31st and present proof that you are enrolled full-time in a qualifying post-secondary school. When you are no longer enrolled full-time or you have not presented proof of full-time post-secondary school enrolment, the plan will be removed and the account will automatically be converted to a *Powerchequing* account. Personal identification requirements must be met.
9. A monthly maintenance fee of CAD 1.25 applies for each month you don't maintain a minimum daily closing balance of CAD 2,000.
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® Theatres with just 1,000 points. Visit scene.ca for complete details. Some restrictions and limitations apply.
11. 1,000 points will be added to your SCENE membership 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 points will be

added to your SCENE account for having your payroll deposited to your new SCENE-eligible Scotiabank account or a total of 2 pre-authorized credits (PACs) and/or pre-authorized debits (PADs), 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 either offer, each customer has registered an individual SCENE membership, points will be split equally. Pre-authorized payroll or 1 of the following combinations of pre-authorized transactions must be transacted in one account (the same): a) 2 PADs, b) 2 PACs or c) 1 PAD and 1 PAC. These offers do not apply to existing SCENE-eligible Scotiabank account holders.

SCENE points are awarded for debit purchase transactions and *Interac Flash*[§] 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 5 SCENE points for every \$1 spent at participating theatres and online at cineplex.com. SCENE points can only be redeemed at participating Cineplex Entertainment[®] Theatres, or scene.ca for other points offers (or rewards). Some conditions and limitations apply. Visit scene.ca for complete details.

12. Interest rate for purchases for both SCENE VISA card and the *L'earn* card is 19.99%; cash advances, balance transfers and *Scotia*[®] VISA Cheques are 21.99%. Interest rates, annual fees and features for both cards are effective April 1, 2011 and are subject to change without notice.

SCENE VISA – Earn 1 SCENE point for every \$1 you spend on card purchases and 5 SCENE points for every \$1 spent at participating Cineplex Entertainment[®] Theatres and online at cineplex.com.

SCENE points can only be redeemed at participating Cineplex Entertainment[®] Theatres, or scene.ca for other points offers (or rewards). Purchase returns, payments, cash advances, *Scotia* VISA Cheques, credit vouchers, card fees, interest charges or service/transaction charges do not qualify for SCENE points. Some conditions and limitations apply. Visit scene.ca for complete details.

L'earn cardholders earn up to 1% cash back. Purchase returns, payments, cash advances, *Scotia* VISA Cheques, credit vouchers, card fees, interest charges or service/transaction charges do not qualify for a *Moneyback* reward. Some conditions and limitations apply. Visit scotiabank.com for complete details.

All Scotiabank retail credit cards, except *Scotieline* VISA card, *Scotiabank Value* 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.

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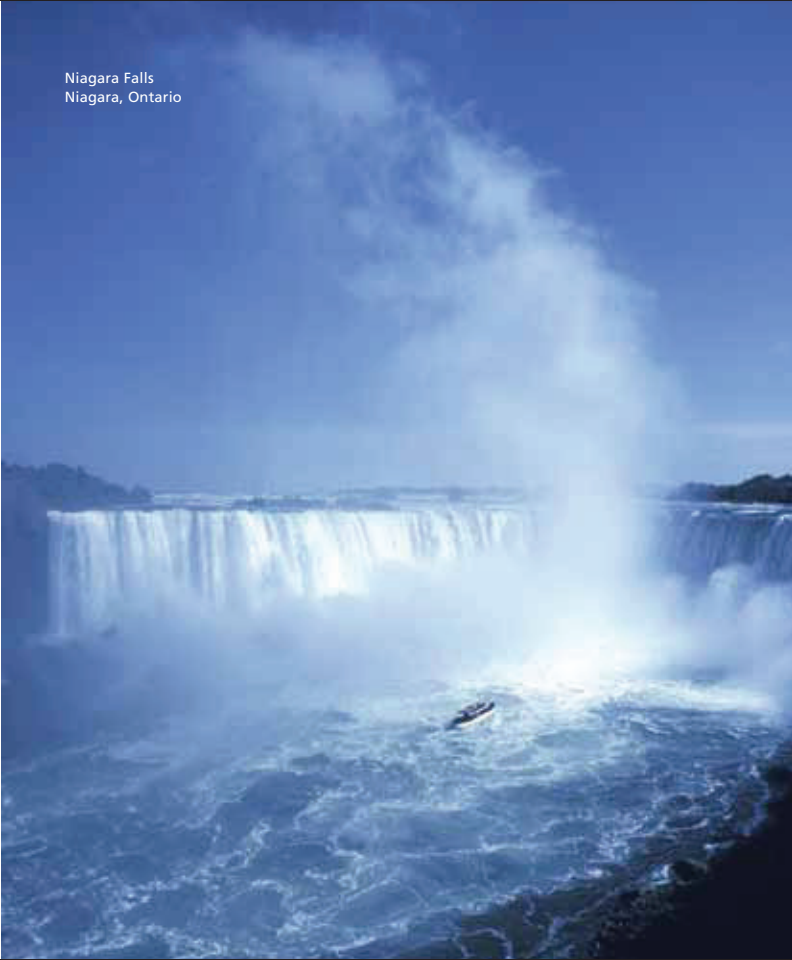
[§]*Interac*, *Interac Flash* and *Pay in a flash* are trademarks of Interac Inc., user The Bank of Nova Scotia. With your *Interac Flash* feature, small purchases can be made by waving or tapping your SCENE *ScotiaCard* over a special card reader at participating merchants. For more information, visit scotiabank.com/flash.

[¶]Cineplex Entertainment LP, used under licence.

NOTES

[illegible]

Niagara Falls
Niagara, Ontario





Visit scotiabank.com/startright

Call 1-866-800-5159

(North America only – English, French, Cantonese, Mandarin, Punjabi and Spanish)

Visit your nearest Scotiabank branch