



Scotiabank Professional Student Plan Queen's Law

Queen's Law Student,

Scotia Professional® Student Plan (SPSP) is a customized professional banking program that provides solutions and strategies to help you achieve your financial goals, now and in the future. Whether you're looking for funding to help with tuition, purchase books, or you wish to take advantage of Queen's International Study at Herstmonceux Castle we are here for you.

Our SPSP has been designed to so that with your one time application, you have the access to a line of credit to get you all the way through your articling. Some of the features of the Plan are:

- Total Credit Limited up to \$100,000
- Interest rate as low as BNS Prime + 1.00% with **NO** repayment while in school unless you go over your limit (with interest calculated monthly on your daily closing balances, and charged directly onto the line of credit. We will automatically add your interest to your line of credit, instead of requiring you to transfer funds.)
- Repayment begins 12 months after you graduate or complete your articling, at which point your line of credit is converted to a loan repaid over up to 15 years, with absolutely **NO** change to the interest rate. There is no penalty to pay out or close your line of credit at anytime.
- You receive a \$5000 ScotiaGold Visa or Moneyback Visa, as well as \$1000 Overdraft Protection attached to an unlimited transaction personal chequing account all with **NO** Fees.

The application process takes up to 48 hours from the moment we receive the signed application to get an approval. Our approval is based on your personal credit history and a total Debt Limit of no more then \$100,000 (not including up to \$60,000 of your Student Loans). We may require a co-signer if you have no credit history, but we will discuss that with you before hand.

Please contact me if you have any questions. Applications can be emailed to me at Gordon.davis@scotiabank.com or dropped off directly to me at our branches at 168 Wellington St or 143 Princess St downtown Kingston.

I look forward to working with you to achieve your goals.

Gordon Davis
Professional Banking Adviser
Phone: 613-530-2018
Fax: 613-530-2069

Scotia Professional® Student Plan Application

Please Return To:

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

About You First Name Middle Initial Last Name

Dr Mr Mrs Miss Ms

Date of Birth (D/M/Y) Social Insurance No. (Optional) Home Telephone () Email Address

Your Current Mailing Address Street No. and Name Apt. No. City Prov. Postal Code

If you rent, landlord's name and phone number () Time at residence Years Months

Rent Own Live with Parents

Address of Parent or Nearest Relative not living with you: Dr Mr Mrs Miss Ms First Name Last Name

Street No. and Name Apt. No. City Prov. Postal Code Telephone ()

Address of Secondary reference not living with you: Dr Mr Mrs Miss Ms First Name Last Name

Street No. and Name Apt. No. City Prov. Postal Code Telephone ()

About Your School/Residency Which year of the program are you entering?

Name of Institution Location of Institution Faculty/Specialization

Communication Are you a resident? Yes No If yes, how many years are in your residency program?

Please correspond in English or French

Will this be used to conduct transactions on behalf of any party other than the parties named above? Yes No

Applicable in the Province of Quebec only: It is the express wish of the parties that this document and all notices relating to it be drawn up and executed in English. Les parties conviennent et exigent expressément que ce document et tous les autres avis qui s'y rapportent soient rédigés en anglais.

Your Budget Needs for the Current Year

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

Where do you currently work? (if applicable) Time on Job: Years Months

Employer Name Telephone ()

Job Title

City Prov. Postal Code

Where will you work during the year? Time on Job: Years Months

Employer Name Telephone ()

Job Title

City Prov. Postal Code

Some Financial Information (Money you already owe)

Credit Cards & Other Loans	Present Balance	Check (a19) for Debts you wish to consolidate
1. Canada Student Loans		
2. Provincial Student Loans		
3. Scotia Student Loans (undergraduate loans)		
4. ScotiaProfessional StudentPlanLoans		
5. Other Student Loans		
6. CarLoan		
7. Other (please specify)		
Name of Credit Card	Account No.	Balance
Where is your main bank? (name and address)		
Bank Account Number	Bank Account Type	
Have you been bankrupt within the last 7years? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Confirmation of enrolment/residency is attached

Confirmation of Canadian citizenship or landed immigrant status is attached

Scotia Professional[®] Student Plan

Terms and Conditions:

About the information we collect:

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

By signing this application you:

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

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

- agree that, even after any banking relationship with us has ended, we may continue to disclose your personal information to credit bureaus and credit reporting agencies and you may not withdraw your consent to our doing so;
- authorize us to use your Social Insurance Number, if you give it to us on this form, to verify and report credit information about you with credit bureaus and credit reporting agencies
- agree that and while you are our customer, you will be bound by and abide by the Scotiabank Privacy Agreement, a copy of which has been provided to you or which can be obtained at any Scotiabank branch, or online at: **scotiabank.com**

About this *Scotia Professional* Student Plan Application:

By completing this application, you affirm that:

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

About receiving Bursary Funds and/or Tuition Reimbursements:

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

