



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 at BNS Prime + 0.50% 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 \$10,000 ScotiaGold Visa or No Fee 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 than \$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 Connor.Holway@Scotiabank.com or dropped off directly to me at our branch at 168 Wellington St on the corner of Wellington and Brock St, downtown Kingston.

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

Connor Holway
Small Business Advisor
Phone: 613-544-3139 ext 4207
Fax: 613-544-5376
Connor.Holway@Scotiabank.com

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 Number (Optional) Home Telephone () Email Address

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

Address While at School Street No. and Name Apt. No. City Prov. Postal Code
 "same as above"

About Your School/Program Name of Institution Location of Institution Faculty/Specialization

Duration of the program of study ___ years How much would you like to apply for? _____ Which year of the program are you entering? _____

Residency students please complete below: Length of residency program ___ years. Which year of residency are you entering now _____.

Communication
 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.

Some Financial Information (Money you already owe)

Credit Cards & Other Loans	Present Balance	Check (✓) for Debts you wish to consolidate
1. Government Loans		
2. Other Student Loans		
3. Car Loan		
4. Credit Cards		
5. Other (please specify)		
Where is your main bank? (name and address)		
Bank Account Number	Bank Account Type	
Have you been bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		

By signing this application you certify that the information about you is accurate and complete and may be relied on by us in any banking relationship with you.

NAME (PLEASE PRINT) SIGNATURE DATE

Scotia Professional[®] Student Plan

About this Scotia Professional Student Plan Application:

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

By completing this application, you certify 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.

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

TERMS AND CONDITIONS:

You agree to abide by the Agreements which govern the loan or credit facility you have applied for, as well as the Scotiabank Group Privacy Agreement, copies of which will be provided to you and can be obtained at any Scotiabank branch. You understand that your signature on or use or retention of the line of credit or credit card account shall evidence receipt of the agreements relating to them, and the acceptance of all of their respective terms and provisions.

We may collect and use personal information from you and about you for the following purposes: to confirm your identity; to understand your needs; to determine the suitability of our services for you; to determine your eligibility for our services; to set up, manage and offer services that meet your needs; to provide you with ongoing service; to meet our legal and regulatory requirements; to manage and assess our risks; to investigate and adjudicate insurance claims; and to prevent or detect fraud or criminal activity or to manage and settle any actual or potential loss in connection with fraud or criminal activity. When you apply for, accept, or guarantee, a loan or credit facility and during the course of the loan or credit facility, we may use, give to, obtain, verify, share and exchange credit and other information about you with others including credit bureaus, mortgage insurers, creditor insurers, registries, other companies in the Scotiabank Group (as defined in the Scotiabank Group Privacy Agreement), and other persons with whom you may have financial dealings, as well as any other persons as may be permitted or required by law. You also authorize any person whom we contact in this regard to provide such information to us. We do not provide directly all the services related to your relationship with us. We may use third party service providers to process or handle personal information on our behalf and to assist us with various services such as printing, mail distribution and marketing, and you acknowledge that we may release information about you to them. Some of our service providers are located outside of Canada. As a result, your personal information may be accessible to regulatory authorities in accordance with the law of these jurisdictions. When personal information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Scotiabank Group privacy policies and practices. From time to time, we send out information about products and services which we believe may be of interest to you and may assist you in your financial planning. If, however, you prefer not to be contacted by mail or phone, just let us know by calling 1-888-882-8958 or by visiting any Scotiabank branch. It is important to us that we respect your wishes.

We may obtain a credit bureau report concerning you in connection with this application for credit.

During the term of the loan or credit facility, you may not withdraw your consent to our ongoing collection, use or disclosure of your personal information in connection with the loan or other credit arrangement you have with us or have guaranteed. We can continue to disclose your personal information to credit bureaus even after the loan or credit facility has been retired, and you may not withdraw your consent to our doing so. We do this to help maintain the accuracy, completeness and integrity of the credit reporting system. We may ask you for your Social Insurance Number to use in verifying and reporting credit information to credit bureaus and credit reporting agencies. You may refuse to consent to its use or disclosure for these purposes.

We may ask you for contact information such as your telephone or fax number, and keep and use this information as well as disclose it to other members of the Scotiabank Group so that we or any of these companies may contact you directly through these channels for the purpose of marketing including telemarketing. This consent will also apply to any companies that form a part of the Scotiabank Group in the future. Your consent to this is not a condition of doing business with us and you may withdraw it at any time.

The limitation period for this agreement is extended to the greater of six years (3 years in Quebec) or any longer period permitted by provincial or territorial law. You have asked us that this agreement and all related documents be in English only. Vous avez demandé que ce contrat et tous les documents qui s'y rattachent soient rédigés uniquement en anglais.

