



The Scotia Professional® Student Plan for University of British Columbia Dental Hygiene: Entry-to-Practice Students¹

Healthcare studies can be stressful, but your finances don't have to be. Scotiabank can be there with support and advice to help you navigate this critical point in your career with features made for students. We'll work together to make sure you have what you need for your studies today, and for your success tomorrow.

SCOTIA PROFESSIONAL STUDENT PLAN

SCOTIA PROFESSIONAL STUDENT PLAN LINE OF CREDIT

- Up to \$80,000 at Prime + 1%² available in annual increments
- No payments required until you have graduated, plus another one year repayment grace period³
- No annual fee
- Co-signer required

CREDIT CARDS

- Pre-approved for \$10,000 limit⁴
- No annual fee on select premium credit cards for duration of studies, plus another one year after graduating under Scotia Professional Student Plan

DAY-TO-DAY BANKING

With the Preferred Package:

- Monthly account fee waiver while in school, plus another one year after graduating⁵
- Unlimited debit transactions and *Interac* e-Transfer[†] transactions⁶
- Pre-approved for overdraft protection up to \$1,000 under Scotia Professional Student Plan⁴

SAVINGS

- Earn additional interest on your Momentum^{PLUS} Savings Account with the Preferred Package⁷

To learn more, contact your local Healthcare & Professional Advisor.

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Scotiabank®

All credit and lending products are subject to credit approval and the Bank's requirements with respect to any security provided. All products and offers, including promotional or preferred rates, fees and other features and benefits featured are subject to change. Additional terms and conditions may apply.

¹ To be eligible for the Scotia Professional Student Plan for University of British Columbia Dental Hygiene: Entry-to-Practice benefits you must be a Canadian resident and enrolled full-time in The University of British Columbia Dental Hygiene: Entry-to-Practice degree program.

² The annual interest rate will vary with Scotiabank Prime and, where applicable, the adjustment factor. Scotiabank Prime is the prime lending rate of Scotiabank published from time to time and is subject to change. We may also change the adjustment factor with prior notice. You can find the current Scotiabank Prime lending rate at <https://www.scotiabank.com/ca/en/personal/rates-prices.html> or by contacting Scotiabank 1(800) 4SCOTIA (1-800-472-6842)

³ While you remain in school and for 12 months after your University of British Columbia Dental Hygiene: Entry-to-Practice degree program ends (the "Repayment Grace Period") no payments will be required on your Scotia Professional Student Plan Line of Credit (the "Account") so long as your balance does not exceed the credit limit on your Account but interest will continue to accrue during that Repayment Grace Period and is charged on any amount you borrow starting from the day you borrow until you pay that amount in full. See your Application Disclosure Statement we provide you or speak with your Scotiabank Advisor for more information about the repayment grace period and how interest is charged to your Account.

⁴ For eligible students approved for the Scotia Professional Student Plan Line of Credit.

⁵ The Preferred Package monthly account fee is waived for eligible University of British Columbia Dental Hygiene: Entry-to-Practice degree program students on one (1) Preferred Package account ("Account") while in school and for 12 months after the degree program ends. The monthly account fee will be waived and will not appear as a charge on your Account provided the Account is open and in good standing at the time of the waiver. All other applicable service charges on the Account will continue to be applied. Maximum one offer per customer. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice.

⁶ Additional fees apply for shared ABM services, cross-border debit transactions and other banking services not included in the chequing account package. Fees may initially be charged for *Interac* e-Transfer transactions in excess of 99 in a month but will be reversed in the subsequent month. For accounts that do not provide unlimited debit transactions, a charge for additional debit transactions may apply if you perform an *Interac* e-Transfer transaction over and above the number of debit transactions allowed in the account.

⁷ Preferred Package account holders will receive a boost to the Regular Interest Rate (the "Preferred Interest Rate Boost"). Refer to the Current Rates Page on Scotiabank.com for the Total Annual Interest Rate applicable to the Preferred Package (current Regular Interest Rate plus Preferred Interest Rate Boost), which is subject to change at any time without advance notice. It will take up to 10 business days after activating a Preferred Package account for the Preferred Interest Rate Boost to apply. The Preferred Interest Rate Boost will cease to apply effective as of the date that the Preferred Package account is closed. The Preferred Interest Rate Boost is an annual rate calculated daily on the Momentum^{PLUS} Savings Account(s) closing balance and paid monthly.

⁸ Registered trademarks of The Bank of Nova Scotia.

[†] *Interac* e-Transfer is a registered trademark of Interac Corp. Used under license.