

# Scotiabank Student GIC Program Application

In this application form “Application”, “customer”, “you” and “your” mean the Study Permit/Visa applicant; “we”, “our”, “us” and “Scotiabank” mean The Bank of Nova Scotia; and “GIC” means the Scotia Guaranteed Income Certificate described under “Information About your GIC” below.

## Instructions for Completing this Application Form:

1. Complete Sections A and B of this Application and sign page 4.
2. Please use exact spelling and name order (Given Name[s] and Surname) as indicated in your passport.
3. Check that all the information input by you is complete and correct.
4. Print this Application.
5. Sign and date this Application.
6. Scan this Application in a single PDF file. Ensure that the file is readable.
7. Send this Application to Scotiabank by using Scotiabank Secure Email Service. Log into your Scotiabank Secure Email Service mailbox to retrieve and REPLY to our email. The subject line of your email should state: “Scotiabank Student GIC Program – Your Full Name and Passport Number – New Application”.

For more information please read the “Program Guide” available on our website.

## A. Information About You

<b>Title</b>	<b>Given Name(s)</b> (as stated in your passport)		
<b>Surname</b> (as stated in your passport)			
<b>Birth Date</b>	YYYY/MM/DD		
<b>Current Address</b>	<b>House/Flat Number</b>	<b>Building Number/Name</b>	
	<b>Street Number and Name</b>		
	<b>Locality or Neighbourhood</b>		
	<b>City/Town</b>		<b>Postal Code (PIN)</b>
	<b>State</b>		<b>Country</b> India
<b>Phone Number</b>	<i>Include country code (91) plus your telephone number</i>		
<b>Personal Email Address</b>	<i>This address must be the same one that is registered with Scotiabank Secure Email Service. All our communication to you will be sent only to this email address.</i>		
<b>Expected Date of Arrival in Canada</b>	YYYY/MM/DD		

Enrolled in:	<input type="checkbox"/> Community College Name	
	<input type="checkbox"/> University Name	

## Passport Information

Passport Number	
Country of Issue	
Expiry Date	YYYY/MM/DD

## B. Indian Bank Information for Wire Payments

Please provide the details about the Indian bank from which you will be wiring money to open your Scotia Investment Account and purchase your GIC. You may transfer funds from any bank in India where you hold an account in your name. The bank account must be held in your name only (or a joint bank account with parent(s)). If you request, and qualify for, a refund (see Section F) at a later date we will transfer the appropriate funds only to the bank detailed below.

Your Name	<i>Must be the name of the account holder</i>		
Name of Bank in India		Your (Student) Bank Account Number	
Address	Building Name		
	Street Number and Name		
	Locality or Neighbourhood		
	City/Town	Postal Code (PIN)	
	State	Country	India
SWIFT Code			
Indian Financial System/ IFS Code (if applicable)			

## C. Setting Up and Funding Your Scotia Investment Account

Following receipt and processing of this Application, Scotiabank will send you a secure email with wire transfer instructions to enable you to fund the Scotia Investment Account that will facilitate the purchase of your GIC.

You will be required to wire \$10,200 CAD (this includes the \$200 administration fees) to Scotiabank from the bank you designated in Section B. Please advise your bank in India that charges if any, will be paid by you and that Scotiabank must receive \$10,200 CAD net of any deductions or the wire will be rejected. No interest is earned on the administrative fees.

We will send you an Investment Directions confirmation ("Investment Directions"), setting out the details of your Scotia Investment Account, by secure e-mail after processing your wire payment. You are required to submit a copy of the Investment Directions to the Canadian Visa Authorities in India along with your Study Permit Application. You are also responsible for printing or downloading a copy of the Investment Directions delivered to you electronically, for your records. Emails will be available for viewing for 180 calendar days before automatic deletion.



The interest rate payable on the cash portion of this account is Scotiabank's posted rate. The current posted rate on any day can be found at <http://www.scotiabank.com/ca/en/0,,1071,00.html> under "Investment Cash". Other information about your Scotia Investment Account is available in the Investment Companion Booklet, accessible via link near the end of this application.

## D. Purchasing Your GIC

Upon your arrival in Canada, you will need to visit a Scotiabank branch of your choice to open a personal deposit account and to purchase the GIC. You must present identification acceptable to us in order to open the personal deposit account. The branch will then transfer amounts from the cash portion of your Scotia Investment Account as follows:

- a) \$8,000 CAD to the GIC
- b) \$2,000 CAD plus any accrued interest to your personal deposit account

## E. Information About Your GIC

When you arrive at the Scotiabank branch in Canada, we will provide you with Investment Directions setting out details of the GIC, including the interest rate and payment schedule. General information about this GIC is provided below and in the Investment Companion Booklet:

<b>Product Type</b>	Guaranteed Income Certificate
<b>Name of product</b>	Guaranteed Income Optimizer
<b>Issuer</b>	The Bank of Nova Scotia
<b>Principal Amount</b>	\$8,000 CAD
<b>Term</b>	1 year
<b>Redeemable</b>	No
<b>Issue Date</b>	Date of your branch visit
<b>Interest Payment</b>	Interest is paid monthly in accordance with the Payment Schedule. Interest is calculated daily based on the amount of cash in the account at the close of the business day. During a leap year, interest is earned on the leap day.
<b>Interest Rate</b>	Will be provided at time of Issue
<b>Scheduled Payments</b>	Monthly Payment Schedule will be provided at time of Issue. Monthly Scheduled Payments will be deposited to your Scotiabank personal deposit account in equal payments. If a Scheduled Payment date falls on a holiday or Sunday, the scheduled payment will be made on the next business day.

## F. Early Redemption of Your Scotia Investment Account or GIC

You can only redeem your Scotia Investment Account or GIC if you provide us with proof that (i) your Study Permit has been declined (i.e. by providing us with a copy of the "Refusal Letter" issued by the Canadian High Commission, India); (ii) your application for admission to a Canadian Educational Institution has been declined; or (iii) you have withdrawn enrolment from the Canadian Educational Institution. Please provide us with a copy of the cancelled Visa/Study Permit from the Canadian High Commission, India. Upon receipt of proof of any of these events and confirmation of that event from the Canadian High Commission, India, we will redeem the outstanding principal plus, for Scotia Investment Account or GICs outstanding for more than thirty days, any accumulated interest. The amount to be refunded in each case will be transferred to the bank in your country from which your original payment was remitted (identified under Section B). Any redemption of your Scotia Investment Account or GIC prior to the Maturity Date (for the initial term or the renewal term), other than as a result of your Scheduled Payments, will disqualify you from participation in the Scotiabank Student GIC Program.

### By signing below:

- You are applying to open a Scotia Investment Account upon the terms set out in this Application.
- You are applying to purchase the GIC upon your arrival in Canada.
- You agree that the Scheduled Payments you receive from the GIC will be used to cover living expenses for your first year in Canada.
- You confirm that the information you have provided is true and complete.

- You acknowledge that we cannot guarantee the security of regular (unsecure) emails you send to us even if you do register for Scotiabank Secure Email Service. You acknowledge that regular (unsecure) email (i) may not be secure, private and confidential, (ii) may not be reliable and may not be received by the intended recipient promptly or at all, and (iii) may be subject to interception, loss and alteration. You assume full responsibility for risks associated with regular (unsecure) email communication and agree that we will not be responsible or liable for any loss or damage arising from any use of such email, including but not limited to any loss or damage arising from the risks referred to in the preceding sentence.

You acknowledge that it is your responsibility to register with us for free Scotiabank Secure Email Service. This will ensure that you will be able to submit applications or other email instructions (“Instructions”) to us via secure email.

You authorize us to receive and act upon secure and unsecure email instructions from you concerning Scotiabank Student GIC Program. We agree to carry out email instructions in accordance with our normal procedures although we can refuse to undertake any Instructions if we deem it appropriate for any reason to do so and we will have no liability to you on account of such refusal. We will take reasonable steps to inform you when we have determined that we will not be following your Instructions. We may ask you to give us certain information which will assist us in determining that you are the party giving the Instructions. We will not be liable to you if we are unable to complete your Instructions for reasons beyond our control.

- You agree to check the interest rate of the Investment Account at <http://www.scotiabank.com/ca/en/0,,1071,00.html> on the day that you send your wire payment. The Interest Rate is Scotiabank’s posted rate under “Investment Cash”. Rates are provided for information purposes only and are subject to change at any time.
- You authorize Scotiabank to send you Investment Directions for the Scotia Investment Account to the personal email address you have provided in this application form following the processing of your Wire Payment.
- You acknowledge that purchasing the GIC upon your arrival in Canada is necessary for your continued eligibility to participate in the Scotiabank Student GIC Program.
- You authorize Scotiabank to send your name, date of birth, and passport number to the Canadian High Commission, India, following the successful cash deposit into your Scotia Investment Account. In the event a Refund is requested the Canadian High Commission, India, will use this information as part of the Scotiabank Student GIC Program administration process.
- You confirm that you have reviewed the following documents online through [www.scotiabank.com](http://www.scotiabank.com):
  - Privacy Agreement and Brochure – <http://www.scotiabank.com/ca/en/0,,351,00.html>
  - Investment Companion Booklet – <http://www.scotiabank.com/ca/common/pdf/investments/icb.pdf>
- You consent to receiving the above documents in an electronic format at the links provided above and through this Application only, and acknowledge that you have read and agree to the terms and conditions set out in those documents as they apply to you. You are responsible for printing or downloading a copy of these documents for your records. You acknowledge and agree that all documents relating to the application will be drawn up in English.
- You acknowledge that the GIC is not transferrable.
- You confirm that the Scotia Investment Account is being opened for your benefit and will not be used to conduct business on behalf of another party.

Title	Given Name(s) <span style="background-color: red; color: white; font-size: small;">(as stated in your passport)</span>	
Surname	<span style="background-color: red; color: white; font-size: small;">(as stated in your passport)</span>	
Customer’s Signature		Date Signed
<span style="background-color: red; color: white; font-size: small;">(as per your passport)</span>		

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