

Healthcare Professional Banking



Banking that evolves with you
at every stage of your career.

Scotiabank®



Whether you are a student, associate, practising or retired professional, the Scotiabank Healthcare Professional Banking Program is designed to support you. At Scotiabank, we have 30+ years of experience advising and providing customized financial solutions to Canadian healthcare professionals. We tailor our advice to every stage of your career. Our team of experts provides comprehensive financial planning, banking advice and solutions specific to the needs of busy professionals. Our goal is to deliver best-in-class advice and services to Canadian professionals like yourself and ultimately, help you achieve your financial goals.

STUDENTS



As you prepare for the next step in your career, we understand the many challenges you face as you begin your professional education, including managing debt.

Having the right mix of banking options means you can find solutions that best fit your needs. We're here to help you achieve financial peace of mind, making it easier for you to focus on your studies.

WITH SCOTIABANK, YOU HAVE ACCESS TO:

- Advisors and a team of experts who provide comprehensive financial planning, advice, and solutions specific to professional students' needs;
- education financing with flexible competitive repayment terms and pricing;
- fee waivers and rewards on your chequing account and select credit cards.

ASSOCIATES



Graduating to the next stage of your career introduces new financial considerations. As an associate, finding the right balance between managing your debt, saving for your first home, or planning to start your first practice can be complex. At Scotiabank, we offer expert financial advice, online tools, and resources built with the needs of professionals like you in mind.

WITH SCOTIABANK, YOU HAVE ACCESS TO:

- Financial planning, including cash flow management for balancing debt and investments with advisors that understand the unique financial needs of professionals at the start of their career;
- a choice of premium accounts and credit cards to suit all your banking needs;
- flexible personal mortgage solutions customized to your needs;
- advice to help you calculate your total cash flow, decide if renting or buying a home is best for you, and explore mortgage options.

PRACTISING PROFESSIONALS



Whether you're on track to start, grow or transition your practice, incorporating your business, investing, or planning for your retirement, Scotiabank is committed to providing you with financial advice and tailored banking solutions to meet your personal and business needs.

WITH SCOTIABANK, YOU HAVE ACCESS TO:

- A dedicated specialist team with expertise in business banking solutions for professionals;
- financial planning, including objective advice on investments, estate and trust services¹, and banking services for you, your professional corporation, and more;
- a choice of premium accounts and credit cards to suit your business and personal needs;
- flexible personal mortgage solutions customized to your needs;
- a team of specialists that provides preferential services including financing, investment options, advice and solutions as well as access to other financial experts catered to your professional and personal banking needs.

RETIRED PROFESSIONALS



As you approach your much-deserved retirement, let Scotiabank focus on maximizing and customizing your banking solutions and investment opportunities to help you get the most out of your retirement plans.

WITH SCOTIABANK, YOU HAVE ACCESS TO:

- A dedicated team of banking professionals to assist you with your financial needs;
- personalized financial planning, including objective advice on investments and specialized advice on selling or transitioning a practice or corporation¹;
- private banking preferential services including a dedicated Private Banking team, customized lending options to take advantage of investment opportunities, and access to Scotia Wealth Management's concierge and travel management service¹;
- integrated wealth management solutions, including investment management, estate and trust services¹.

¹ Financial planning, wealth advisory, private banking and estate and trust services are available through Scotia Wealth Management®

All banking and credit products and services available through the Scotiabank Professional Plan (SPP) and/or the Scotiabank Professional Student Plan (SPSP) are offered by The Bank of Nova Scotia (Scotiabank). Credit and lending products are subject to credit approval by Scotiabank. All products and offers, including promotional or preferred rates, fees and other features and benefits featured in this brochure are subject to change. Additional terms and conditions may apply.

® Registered trademark of The Bank of Nova Scotia, used under licence. Scotia Wealth Management® consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank®); The Bank of Nova Scotia Trust Company (Scotiastrust®); Private Investment Counsel, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod®, a division of Scotia Capital Inc. Private banking services are provided by The Bank of Nova Scotia. Portfolio management is provided by 1832 Asset Management L.P. and 1832 Asset Management U.S. Inc. Financial planning and advisory services are provided by Scotia Capital Inc. Estate and trust services are provided by The Bank of Nova Scotia Trust Company. Insurance services are provided by Scotia Wealth Insurance Services Inc. Wealth advisory and brokerage services are provided by ScotiaMcLeod, a division of Scotia Capital Inc. Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada.

Scotiabank®