



Scotiabank Healthcare+ Dentist Banking Program

You're focused on your dental training, let us focus on your financial well-being. The Scotiabank Healthcare+ Dentist Banking Program^A offers banking solutions designed to meet your unique needs as a dental student. In addition to the Scotia Professional[®] Student Plan Line of Credit, as a dental student you can receive savings and rewards on personal banking solutions to help you manage your finances.

SCOTIA PROFESSIONAL STUDENT PLAN LINE OF CREDIT

- Up to \$375,000 at Prime -0.25%¹ fully available at account opening
- No payments required until you have graduated, plus another two years repayment grace period²
- Option to continue with a revolving line of credit post-schooling
- No annual fee

CREDIT CARDS

- Pre-approved for \$10,000 limit
- Save the annual fee on the Scotiabank Passport[™] Visa Infinite^{*} Card³
- Save the annual fee on the Scotiabank Gold American Express[®] Card⁴

DAY-TO-DAY BANKING

- With the Ultimate Package:
 - Monthly account fee waiver with no minimum balance required⁵
 - Unlimited debit transactions⁶, Interac e-Transfer[†] transactions and Scotia International Money Transfers⁷
 - Unlimited free Global non-Scotiabank ABM withdrawals⁸
 - No overdraft protection fee⁹

INVESTING

- Preferred rates and special offers on select Scotiabank savings products with Scotia Professional Student Plan

To learn more, visit scotiabank.com/dentists or contact your local Healthcare & Professional Advisor.

Darren Carrey

Small Business Advisor
darren.carrey@scotiabank.com
204.934.2635

Elzbieta Kazakoff

Small Business Advisor
elizabeth.kazakoff@scotiabank.com
204.985.3164 x3000

Scotiabank[®]
Healthcare+

All offers, rates, fees, features and benefits featured herein are subject to change.

^Δ To be eligible for the Dentist Banking Program benefits you must be a Canadian resident that meet one of the following conditions:

- Enrolled in a Canadian university dental degree program
- Has been accepted or is completing a dental residency in Canada
- Dentist with a DDS or DMD and licensed to practice dentistry in a Canadian province or territory
- Retired dentist with a DDS or DMD and has practiced dentistry in a Canadian province or territory

All credit and lending products are offered by The Bank of Nova Scotia subject to credit approval and the Bank's requirements with respect to any security provided. Financial planning, wealth advisory, private banking and estate and trust services are available through Scotia Wealth Management®. Proof of professional certification and membership may be required. 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. Visit scotiabank.com/professionals to learn more.

Financial planning, wealth advisory, private banking and estate and trust services are available through Scotia Wealth Management®. 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 (Scotiabank®); 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.

¹ 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)

² While you remain in school and for 24 months after your dentistry program or residency 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.

³ If you open a new Scotiabank Passport Visa Infinite credit card account ("Account") you will receive an annual fee waiver ("Annual Fee Waiver") each year for as long as you are a Scotia Professional Student Plan customer and provided the Account remains open and in good standing. Customers not in Scotia Professional Student Plan will receive a first-year annual fee rebate only provided the Account remains open and in good standing. The Account is considered in good standing if it is not delinquent (past due) or over limit and there is no breach of the Revolving Credit Agreement or any other agreement(s) that applies to the Account. The Account will only receive one Annual Fee Waiver regardless of the number of accountholders on the Account. All other fees and charges applicable to the Account continue to apply. Annual Fee Waiver is non-transferable and cannot be combined with any other annual fee waiver offer. Current annual fees, rates and other features for the Account are subject to change.

⁴ If you open a new Scotiabank Gold American Express credit card account ("Account") you will receive an annual fee waiver ("Annual Fee Waiver") each year for as long as you are a Scotia Professional Student Plan customer and provided the Account remains open and in good standing. Customers not in Scotia Professional Student Plan will receive an annual fee rebate provided the Account remains open and in good standing. The Account is considered in good standing if it is not delinquent (past due) or over limit and there is no breach of the Revolving Credit Agreement or any other agreement(s) that applies to the Account. The Account will only receive one Annual Fee Waiver regardless of the number of accountholders on the Account. All other fees and charges applicable to the Account continue to apply. Annual Fee Waiver is non-transferable and cannot be combined with any other annual fee waiver offer. Current annual fees, rates and other features for the Account are subject to change.

⁵ The Ultimate Package monthly account fee is waived for eligible dentist clients on one (1) Ultimate Package account ("Account"). 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 For Ultimate Package customers, no service fee is charged for the transfer, however, foreign currency exchange rates apply. Subject to daily limits and additional terms and conditions as set out in the Scotiabank International Money Transfer Agreement found at www.scotiabank.com/ca/en/personal/ways-to-bank/scotiabank-international-money-transfer-agreement.html.

⁸ The Ultimate Package account includes non-Scotiabank Interac® ABM cash withdrawals in Canada and cash withdrawals at non-Scotiabank Visa® or PLUS® ABMs within and outside of Canada. Account holders may still be charged a convenience fee by the other bank and ABM operator, not by Scotiabank.

⁹ Ultimate Package Account holders who add Overdraft Protection to their account will have the Overdraft Protection fee(s) automatically waived. Interest will remain to be payable on overdrawn balances calculated daily at 21% (per annum) and charged monthly. The account must have a positive balance at least once every 30 days. A \$5.00 handling fee will be charged for each item that is paid while the account is overdrawn more than the authorized limit. Subject to approval.

[®] Registered trademarks of The Bank of Nova Scotia.

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[™] Trademark of Scene LP LP, used under license.

* Visa Int. / Licensed User.

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