



# Scotiabank Healthcare+ Dentist Banking Program

Whether you're on track to start, expand, incorporate or transition your practice, investing, or planning for your retirement, our Scotiabank Healthcare Specialists are committed to providing you with financial advice and tailored banking solutions to meet your unique practice and personal needs.

Dentists have trusted Scotiabank to help grow and manage their practices for decades because our Scotiabank Healthcare Specialists have a deep knowledge and extensive experience of your industry. We know running your practice can be complicated, so we make your banking simple with the Scotiabank Healthcare+ Dentist Banking Program<sup>Δ</sup>. No matter where you are along your path, we'll work with you and your practice to get you to where you want to be.

## FOR YOUR PRACTICE

- Access to a dedicated Healthcare Specialist
- Up to 100% financing for your practice<sup>1</sup>
  - Practice acquisition, renovations, building purchase, equipment and leaseholds
- Scotia Professional<sup>®</sup> Plan business line of credit with preferred interest rates<sup>2</sup> and low monthly fees
- Monthly plan fee waiver on Select Account *for business* Plan B with no minimum balance required<sup>3</sup>
- A choice of other premium operating accounts to suit all of your unique business needs
- Save the annual fee for the first year on the Scotiabank Passport<sup>™</sup> Visa Infinite Business\* Card<sup>4</sup>
- Save the annual fee on the Scotiabank Momentum<sup>®</sup> *for business* Visa\* Card<sup>5</sup>
- Cash Management solutions to help you manage your cash flow and save you time and money
- Preferred rates on merchant and payroll services with the Scotia Professional Plan

## FOR YOUR PERSONAL NEEDS

- Monthly account fee waiver on the Scotiabank Ultimate Package with no minimum balance required<sup>6</sup>
- Save the annual fee on the Scotiabank Passport<sup>™</sup> Visa Infinite\* Card<sup>7</sup>
- Save the annual fee on the Scotiabank Gold American Express<sup>®</sup> Card<sup>8</sup>
- Preferred interest rate<sup>2</sup> on personal & home equity line of credit
- Flexible mortgage solution with preferred rates<sup>2</sup>
- We make it easier to qualify for your first mortgage:  
For dental associates and new-to-practice dentists, the mortgage amount qualified for is based on estimated projected income<sup>9</sup>
- Reduced monthly fee on Private Banking preferential services
- Integrated Wealth Management<sup>10</sup> solutions including comprehensive financial planning and investment management, estate and trust services

To learn more, visit [scotiabank.com/dentists](https://scotiabank.com/dentists) or contact your local Healthcare Specialist

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**Scotiabank**<sup>®</sup>  
Healthcare+

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

△ 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

<sup>1</sup> Subject to credit approval. This is not a commitment to lend. Open to dentists that meet one of the following conditions:

1. Dentist with a DDS or DMD and licensed to practice dentistry in a Canadian province or territory; or
2. Retired dentist with a DDS or DMD and was licensed to practice dentistry in a Canadian province or territory.

<sup>2</sup> Credit products are subject to credit approval. Preferred rates may vary per applicant and are subject to change. Additional conditions may apply. Offer may be changed, cancelled, or extended at any time without notice.

<sup>3</sup> The Select Account for business Plan B monthly account fee is waived for eligible dentist clients on one (1) Select Account for business Plan B 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.

<sup>4</sup> If you open a new Scotiabank Passport Visa Infinite Business credit card account ("Account") you will receive a first-year annual fee waiver 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.

<sup>5</sup> If you open a new Scotiabank Momentum for business Visa credit card account ("Account") you will receive an annual fee rebate each year 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.

<sup>6</sup> 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.

<sup>7</sup> 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 Plan or Scotia Professional Plan Lite customer and provided the Account remains open and in good standing. Customers not in Scotia Professional Plan or Scotia Professional Plan Lite 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.

<sup>8</sup> 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 Plan or Scotia Professional Plan Lite customer and provided the Account remains open and in good standing. Customers not in Scotia Professional Plan or Scotia Professional Plan Lite 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.

<sup>9</sup> The projected income is an average estimated amount based on available industry data and is subject to change. Your actual income may vary. Terms and conditions apply.

<sup>10</sup> 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.

<sup>11</sup> Registered trademarks of The Bank of Nova Scotia.

<sup>12</sup> Trademark of Scene LP LP, used under license.

<sup>13</sup> Visa Int. / Licensed User.