
THE SCOTIA BANKING ADVANTAGE

TAKE IT WHILE YOU CAN!

We know that students have special banking needs. That's why we designed the Scotia Banking Advantage.

This package of services is available to you as long as you're a full-time, post-secondary student and come into your Branch to reactivate the package each school year (prior to October 31st). Take a look at what we have to offer.



A Daily Interest Savings/Chequing Account With No-Charge Chequing

Open a Scotia Powerchequing[®] Account. You'll earn daily interest on your deposit and you won't have to pay the usual cheque, pre-authorized payment, withdrawal or transfer fees. You can write as many cheques as you want at no charge without having to maintain a specific minimum monthly balance.

The Convenience Of An Automated Banking Machine Card

With a Cashstop^{®1} Card and your Scotia Powerchequing Account, you can make withdrawals,

deposits, transfers, balance enquiries and VISA payments, free of applicable service charges, day or night, at any Scotiabank Cashstop machine.


A No-Fee Credit Card

You'll be able to apply for a Scotiabank Classic VISA² card with a \$500 credit limit. And as long as you have the Scotia Banking Advantage, we won't charge you the usual annual fee.

A Grad Auto Loan³

Once you graduate and have a job, a Grad Auto Loan can help you get a new or used car (up to 3 model years old). You can arrange to postpone the start of your repayment for up to 90 days from the date the loan is advanced to you⁴. Apply as early as 90 days before starting your new job and up to a year after graduation.

For full details on the Scotia Banking Advantage, visit any Scotiabank Branch. We'll be happy to help you.

Scotiabank 

*Registered Trade Marks of The Bank of Nova Scotia
1. In Quebec, this service is called Trans-Action
2. BNS registered user of mark

3. For graduates only, subject to satisfactory job verification and credit approval
4. Interest is calculated from the date of Note. We will apply installments first to the payment of interest and the remainder if any to the unpaid balance of the total amount you have borrowed.