



Scotiabank Student GIC Program

- Begin your GIC Application. Complete all required fields. **Application Form must be TYPED to be accepted. It CANNOT be HANDWRITTEN.**
- **Ensure your Personal email address is correctly input and review your completed Application Form** for accuracy. Print and sign the Application.
- Scan the following documents in **ONE SINGLE PDF File, in the following order:**
 - 1) Signed copy of the ScotiaBank GIC Program Application Form.
 - 2) Copy of passport pages (photograph page and the last page with your signature)
 - 3) Copy of acceptance letter from a Canadian educational institution with your signature.
- Email the SINGLE PDF file to **newaccount@scotiabank.com**.
- Specify **“Scotiabank Student GIC Program”** in the subject line of your email.
- Email the PDF File from the same personal email ID (same as in the Application Form).
- **Please do NOT re-submit your application, unless** specifically requested by Scotiabank.
- Once you forward the PDF File, You will receive an Automated Reply saying that they have received your application and will process it within 10 business working days. Kindly keep checking your emails regularly.
- Retain a copy of the Application Form for your records.

Following is the Sample Copy of the Application Form:

SAMPLE - Scotiabank Student GIC Program (SSGP) Application Form

A Personal Information (required)	
First Name (Legal)	JOHN
Last Name (Legal)	DOE
Birth Date (YYYY/MM/DD)	1985/12/31
Personal Email Address	john.doe@gmail.com
Current Address	J-12/34, Rajouri Garden, New Delhi - 123 456
Current Phone Number (please include country/city code)	+91-11-12345678
City and Province of Arrival in Canada	TORONTO, ONTARIO
Expected Date of Arrival in Canada (YYYY/MM/DD)	2012/12/31
Name of Designated Community College or University	XYZ

Insert first and last name exactly as it appears on your passport.

This must be the personal email address of the student applicant.

Indicate the community college or university that you will be attending in Canada.

B Passport Information (required)	
Passport Number	H0123456
Country of Issue	INDIA
Expiry Date (YYYY/MM/DD)	2018/12/31

Guaranteed Investment Certificate - Summary	
Issuer	Scotiabank
Interest Payment	Annual interest paid on maturity
Investment Amount	\$10,000 CAD
Term	1 year
Issue Date	The date the funds (including principal amount and applicable fees) are received by Scotiabank via wire transfer
Annual Interest Rate	Posted rate on the Issue Date (current rates can be found at http://www.scotiabank.com/ca/en/0,,1115,00.html)
Disbursement Details	Initial payment of \$2,000 will be made when you arrive in Canada and provide suitable verifiable identification to Scotiabank. Four subsequent payments of \$2,000 will be made every 2 months thereafter, until the funds are depleted.

Note:

Following receipt of this application form, Scotiabank will send you an email with wire transfer instructions within 2 business days to enable you to purchase the GIC. You will be required to remit 10,000 CAD plus 50 CAD in administrative fees to Scotiabank.

A confirmation of the GIC details (such as issue date, maturity date, and interest rate) will be sent to you via encrypted e-mail within 3 business days after receipt of your wire payment. You should submit a copy of this confirmation to the Canadian High Commission along with your Study Permit Application. You are also responsible for printing or downloading a copy of this GIC confirmation, delivered to you electronically, for your records.



If the Study Permit application is rejected by the applicable Canadian High Commission Office, please provide a copy of the Refusal Letter from the Canadian High Commission (“CHC”) and the GIC account number to Scotiabank (scan and email a copy to studentgic@scotiabank.com) in order to have your GIC cashed out and get the refund. Upon receipt of confirmation from the CHC, Scotiabank will refund the GIC amount to your account in India.

To speak to a Scotiabank representative about the GIC or this program, you can contact us at:

Email: studentgic@scotiabank.com

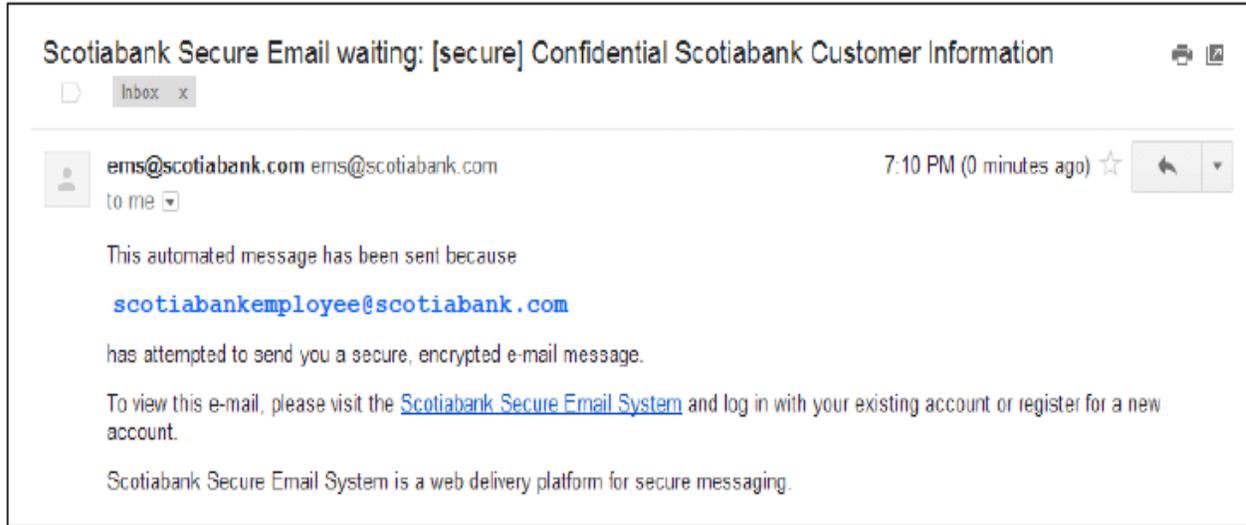
By signing below:

- You are applying to purchase the GIC upon the terms set out in this application, including the GIC Terms and Conditions attached.
- You agree that the payment 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 given is true and complete.
- You acknowledge that email is not a secure means of communication and therefore there are risks involved in emailing your application form and other documents that include your personal and other sensitive information to Scotiabank branches in Canada.
- You agree to check the interest rate of the GIC at www.scotiabank.com/rates on the day that you send your wire payment.
- You authorize Scotiabank to send you the GIC confirmation to the personal email address you have provided in this application form following the successful purchase of your GIC. The GIC confirmation will include details such as the principal amount, term and interest rate will be included in the email.
- You authorize Scotiabank to send your name, date of birth, and passport number to the Canadian High Commission (“CHC”) following the successful purchase of your GIC. The CHC will use this information for the administration of the SSGC.
- You confirm that you have reviewed the following documents online through www.scotiabank.com:
 - Privacy Agreement and Brochure – <http://www.scotiabank.com/ca/en/0,,351,00.html>
 - Investment Companion Booklet – www.scotiabank.com/ca/en/files/12/05/investment_companion_booklet.pdf
- You consent to receiving the above documents in an electronic format at the links provided above and through this application form 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 or French depending on your prior selection.
- You acknowledge that the GIC is not transferrable.
- You confirm that this account is being opened for your benefit and will not be used to conduct business on behalf of another party.

Customer (print full name)	JOHN DOE	
Customer's Signature		
Date (YYYY/MM/DD)	2012/12/31	



- Upon receiving your Application Form, Scotiabank will send a secure email from ems@scotiabank.com (that looks like the image below) which will provide you with a link "[Scotiabank Secure Email Service](#)".

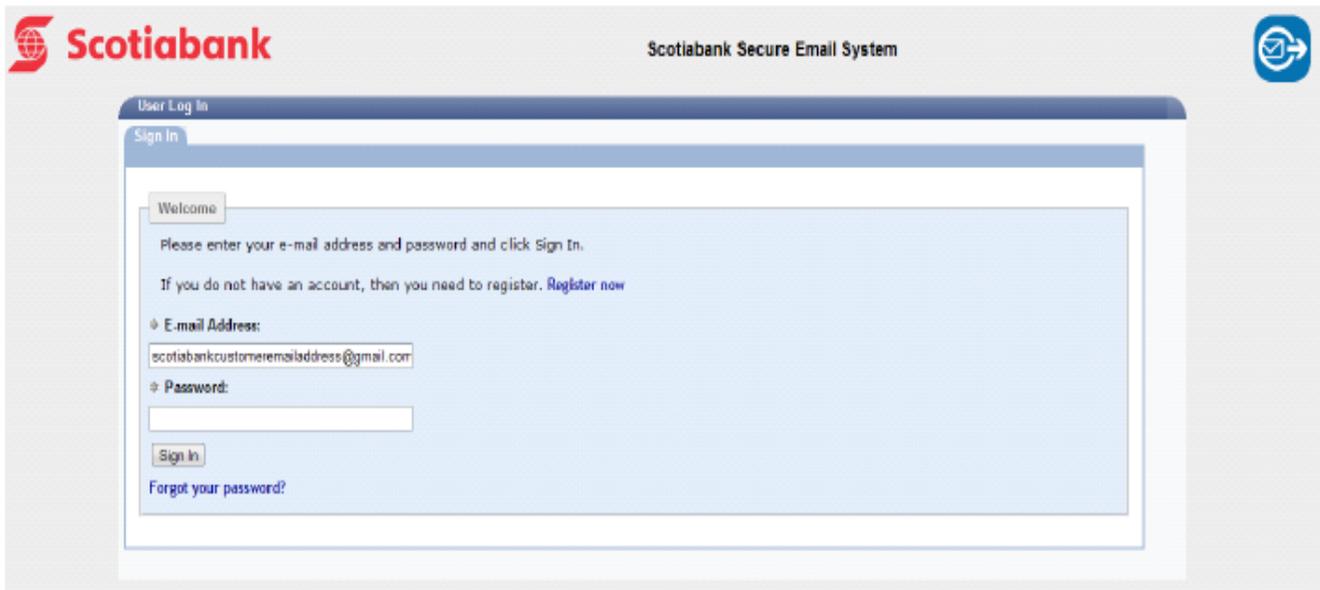


Registration:

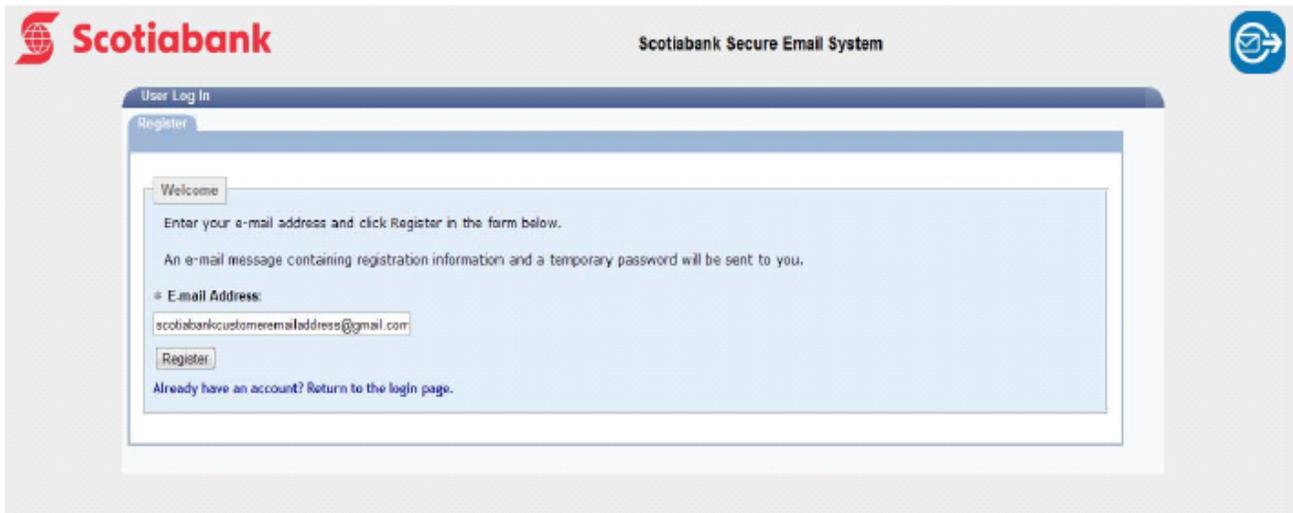
This section will outline the instructions on what to do when you receive a secure email for the first time.

The instructions below will guide first time users through registering for a Scotiabank Secure Email Account.

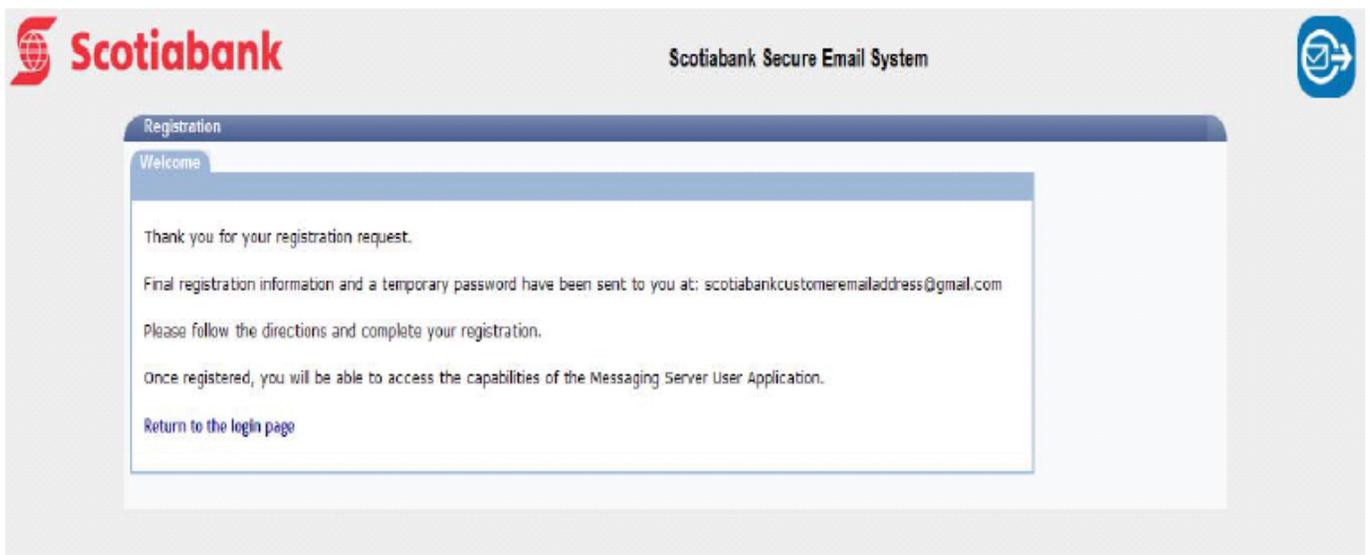
1. In order to register you will need to select the "[Scotiabank Secure Email System](#)" link in the notification email that was received. This link will open a web browser page to the Scotiabank Secure Web Mail system.



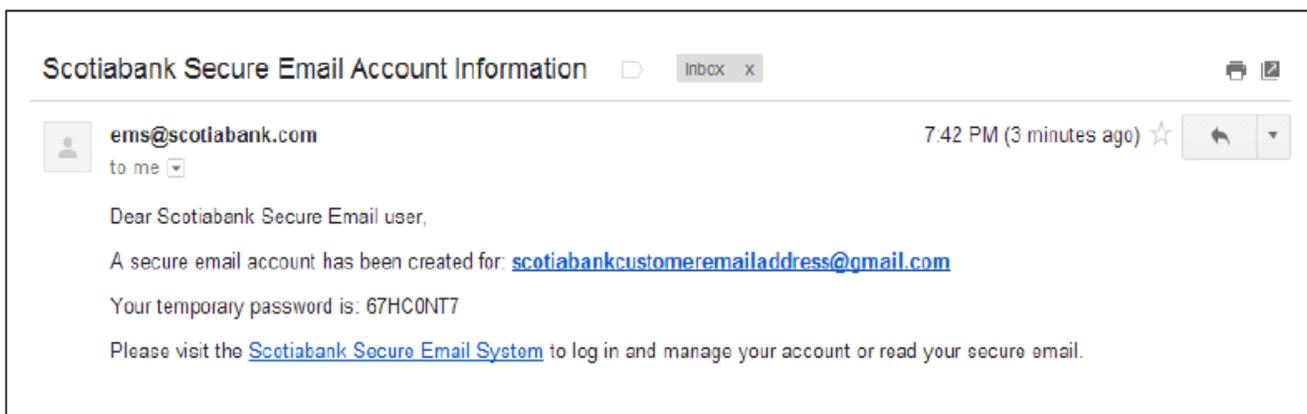
2. As a first time user you will need to select the "**Register now**" link to setup an account.



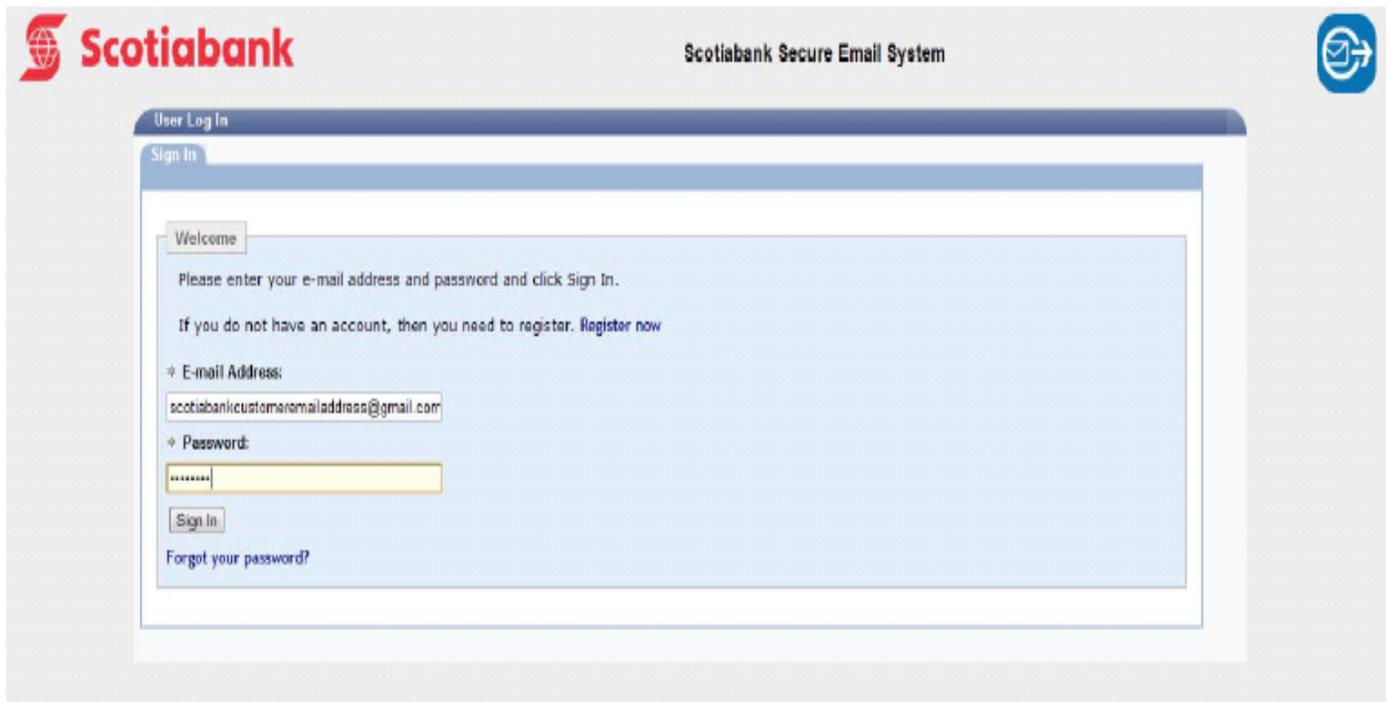
3. The screen will change to the above with a “Register” button; click this button to confirm registration.



4. This step of registration is complete; a confirmation email is being generated and sent to your email address with a temporary password to complete registration. You will need to check your email for the confirmation email to continue.



5. The above email is the confirmation email with temporary password. You will now need to click the “**Scotiabank Secure Email System**” link; this will take you back to the Secure Email login page. Note: the temporary password will be required for initial log in to the Secure Email system.



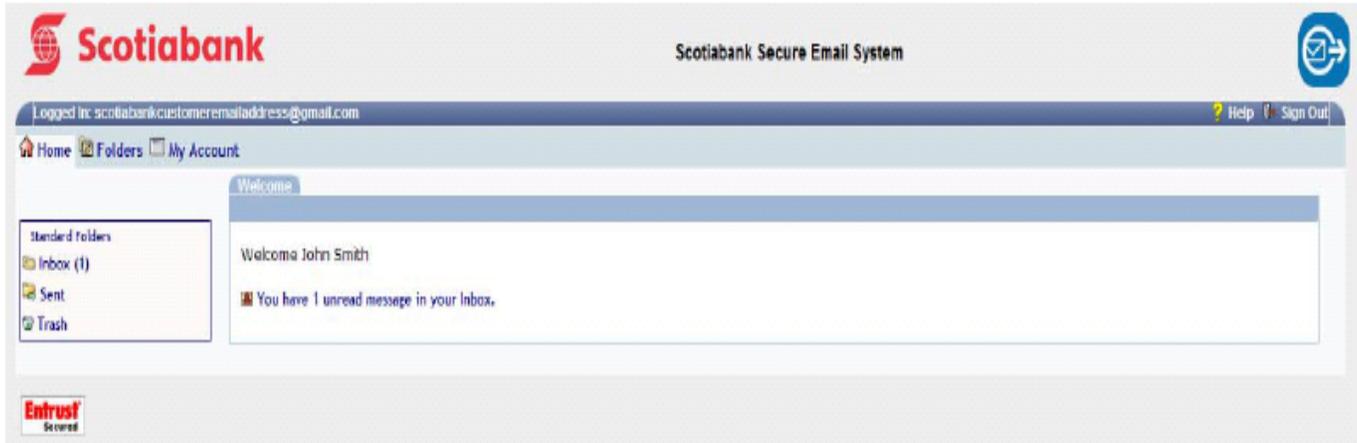
The screenshot shows the Scotiabank Secure Email System login page. At the top left is the Scotiabank logo. At the top right is the text "Scotiabank Secure Email System" and a blue circular icon with a white envelope and arrow. Below the header is a "User Log In" section with a "Sign In" tab. The main content area has a "Welcome" heading and instructions: "Please enter your e-mail address and password and click Sign In." and "If you do not have an account, then you need to register. Register now". There are two input fields: "E-mail Address" with the value "scotiabankcustomeremailaddress@gmail.com" and "Password" with a masked field "*****". A "Sign In" button is below the password field, and a "Forgot your password?" link is at the bottom left.

6. Once back at the login page you will need to enter the temporary password provided and then click sign in.



The screenshot shows the Scotiabank Secure Email System registration page. At the top left is the Scotiabank logo. At the top right is the text "Scotiabank Secure Email System" and a blue circular icon with a white envelope and arrow. Below the header is a "Registration" section with a "Registration" tab. The main content area has the heading "To register for an account, please fill in the information below." and two sections: "Display Name" with "First Name" (John) and "Last Name" (Smith) fields, and "Password Change" with "Current Password", "New Password", and "Confirm New Password" fields. To the right of the password fields is a "Password Rules" section with five green checkmarks: "Password must be at least 8 character(s) long", "Password must contain an uppercase character", "Password must contain a lowercase character", "Password must contain a numeric character", and "Password and confirm password must match". Below the password fields is a "Hint to help you remember your password" field with the text "A specific hint to help me remember my password is entered here". At the top right of the page are "Help" and "Sign Out" links.

7. You are now required to enter in the following information to complete the registration process: First Name, Last Name, the temporary password that was emailed and used to login, a new password that meets the criteria to the right side “Password Rules” and the confirmed new password. Once complete click the “Save” button to continue. If the new password meets the requirements green arrows will be displayed next to each criteria. A very specific password hint is highly recommended to assist with password recovery.



8. This completes the registration process and creation of your Secure Email mailbox. You can now view their mailbox and any messages delivered to you.

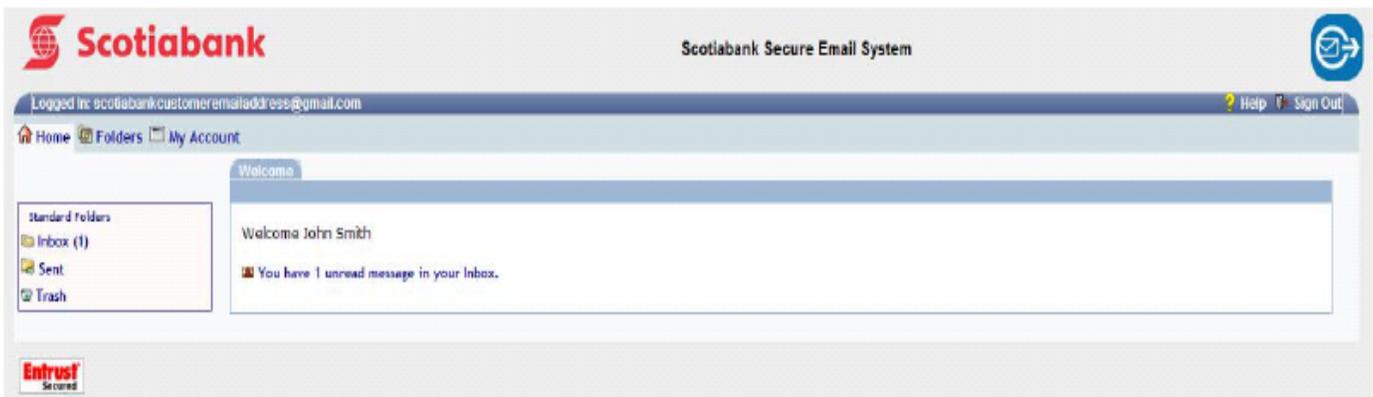
9. Secure Emails will be held for viewing for 30 days before automatic deletion, so please view and save any content or attachments you wish to keep.

Opening a Secure Email:

This section will outline the instructions on how to open a secure email once registration is complete.

The instructions below will guide you through opening an Email on the Scotiabank Secure Email System.

1. The first step in opening a secure email is logging into the Scotiabank Secure Email System. The standard method of accessing the Secure Email system is to click the link within the notification email that was received.
2. Once logged into the Secure Email system you will be able to see if any new email has been delivered.



3. In order to open a new secure email there are 2 methods, either clicking on the message "You have # unread message in your inbox" or clicking the Inbox link in the left column of the Secure Email "Standard Folders".



Logged in: scotiabankcustomeremailaddress@gmail.com Help Sign Out

Home Folders My Account

Standard Folders

- Inbox (1)
- Sent
- Trash

Folders

View Folder

Inbox
1 message(s) - 1 unread

	From	Subject	Date	Size (in KB)
<input type="checkbox"/>	EECS Administrator <eeecs.adminis...>	[secure] Confidential Scotiabank Customer Information	Thu Jul 19 2012 19:10:16 GMT-0400 (Eastern Daylight Time)	13.3
Total				13.3K

[Delete](#) [Move To...](#)

4. Once in the inbox the system will list any email available, either new or previously viewed. Note: Secure Emails will be held for viewing for 30 days before automatic deletion, so please view and save any content or attachments you wish to keep.
5. By clicking on any of the listed emails they will be opened for viewing and replying to.

Logged in: scotiabankcustomeremailaddress@gmail.com Help Sign Out

Home Folders My Account

Standard Folders

- Inbox
- Sent
- Trash

Folders

View Folder View Message

[Reply](#) [Reply All](#) [Delete](#) [Move To...](#)

From: Scotiabank Staff scotiabankstaff@scotiabank.com
 scotiabankcustomeremailaddress@gmail.com <scotiabankcustomeremailaddress@gmail.com>

To:

CC:

Subject: [secure] Confidential Scotiabank Customer Information

Date: Thu Jul 19 2012 19:10:16 GMT-0400 (Eastern Daylight Time)

Good afternoon Scotiabank Customer,

Below you will find the confidential information you requested

Account Info:
12345678910

Balance:
\$15,000.00

Last Transfer:
\$800.00

6. You have successfully opened a secure email.

FUNDING (WIRE INSTRUCTIONS):

- Student need to remit **\$10,100 CAD** in total. (\$10,000 CAD to fund GIC, \$100 CAD for administration Fees).
- Following are the details to transfer funds to your GIC account:

Name of Bank: The Bank of Nova Scotia (Scotiabank)
Branch Address: International Banking Division, Toronto, Ontario
Branch Transit: 52712
Institution Code: 002
Swift Codes: NOSCCATCOL- to credit Front St, CAU #03996- Scotia Student GIC Program-
Attention Venice Botelho
Beneficiary Name:[First Name] [Last Name] and Investment Account Number [xxxxxxx]

GIC CONFIRMATION, STUDY PERMIT AND ARRIVAL IN CANADA:

- Once your Investment Account has been funded, you will receive your GIC Certificate and Welcome Package via secure email.

Sample Copy of GIC Certificate

Scotia® Investment Account		
<p>Investment Directions In these investment directions the terms <i>you</i> and <i>your</i> refer to the customer or customers. The terms <i>we</i>, <i>our</i> and <i>us</i> refer to The Bank of Nova Scotia (Scotiabank) as dealer.</p>		
Dealer of this account The Bank of Nova Scotia		Date of instruction
Account information	Customer names(s) and relationship	Signing authority Yes
	Address	
	City	Province/State
	Country	Postal/Zip code
	Account type Non-Registered Savings – Personal	Account number
Your deposit instructions		
Depositing to cash	Issuer The Bank of Nova Scotia	Amount \$10,000.00
	Current interest rates Less than \$5,000 0.1500% \$5,000 – \$9,999,999.99 0.2500%	
	Instruction received by telephone/fax/email No	
Funding details	CAD Investments	Contra serial number 8644
	Funding option Contra	Total investments \$10,000.00
	Total funding \$10,000.00	
Acceptance of these investment directions	These investment directions have been accepted by the representative noted here:	
	Scotia representative	Signature _____ Date _____
	On behalf of Scotiabank Servicing branch number and name 80002 SCOTIA PLAZA	Servicing branch phone number (416) 866-6430
What you agree to when you sign this form	By signing here you acknowledge having received and read the Investment Companion Booklet and agree to the terms and conditions contained in it relating the investments you wish to make, including the Investment Directions Agreement.	
	Signature _____	Date _____
www.scotiabank.com	® Registered trademark of The Bank of Nova Scotia	Copy 1 – Customer Copy 2 – Branch

Sample Copy of Welcome Package

<p>The Bank of Nova Scotia Multicultural Banking 44 King Street West Toronto, ON Canada M5H 1H1 www.scotiabank.com/startright</p> <p>Dear Customer:</p> <p>Thank you for choosing Scotiabank.</p> <p>When you arrive in Canada and visit your Scotiabank branch, please bring the following documents below to activate your Guaranteed Investment Certificate (GIC). In addition, we are pleased to offer the Scotiabank StartRight® Program¹, a simple yet comprehensive banking solution to help International Students manage their day to day banking and build credit history in Canada.</p> <p>Bring these documents with you (Identification Requirements):</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Copy of this Welcome Package, (which includes the Scotiabank Student GIC Program - SSGP Disbursement Schedule)<input checked="" type="checkbox"/> Valid foreign passport.<input checked="" type="checkbox"/> Letter of Enrolment from a Canadian educational institution (or a student ID card)<input checked="" type="checkbox"/> Study permit (IMM 1442 is the most commonly used form) <p>For more information on the Scotiabank Student GIC Program-SSGP and the Scotiabank StartRight® Program, please visit us at www.scotiabank.com/startright or contact us at:</p> <p>Email: studentgic@scotiabank.com</p> <p><small>1 The Scotiabank StartRight Program created for Canadian Landed immigrants from 0 - 2 years in Canada, International Students and Foreign Workers. © Registered trademark of The Bank of Nova Scotia</small></p> <p>September 2012 Page 1 of 3</p> 	<p>The Bank of Nova Scotia Multicultural Banking 44 King Street West Toronto, ON Canada M5H 1H1 www.scotiabank.com/startright</p> <p>For the Attention of the Scotiabank branch:</p> <p>This customer, as an International Student is visiting your branch to activate their GIC under the Scotiabank Student GIC Program - SSGP. As part of the study permit requirements in India and China, the Canadian High Commission in India and the Canadian Embassy in China have developed a Program with Scotiabank to allow students to open a specialized Guaranteed Investment Certificate (GIC) that requires scheduled disbursements.</p> <p>Your branch is requested to verify: (1) the Identification Requirements as detailed on Page 1; (2) open a Student Banking Advantage® Plan account under the Scotiabank StartRight® Program for International Students; and (3) fax the Scotiabank Student GIC Program Disbursement Schedule (refer to Page 3 below) to the Front Street Centralized Accounting Unit (FCAU).</p> <p>Should you have any further questions please refer to the "What's New" section within the Multicultural Banking portal on Intralink.</p> <p>Thank you for your cooperation. We appreciate your assistance.</p> <p>Sincerely,</p>  <p>Winnie Leong Vice President, Multicultural</p> <p><small>© Registered trademarks of The Bank of Nova Scotia</small></p> <p>September 2012 Page 2 of 3</p> 
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- Please use the Password saved earlier to access/save and print the GIC confirmation for submitting to the Canadian visa authorities in India to apply for a Study Permit
- Upon arrival in Canada, please visit a Scotiabank branch of your choice to activate your GIC. You MUST bring the following documents with you to the Scotiabank branch for GIC activation:
 1. Copy of your Welcome Package, (which includes the Scotiabank Student GIC Program - SSGP Disbursement Schedule)
 2. Valid foreign passport
 3. Letter of Enrolment from a Canadian educational institution (or a student ID card)
 4. Study permit (IMM 1442 is the most commonly used form)
- Initial principal payment of \$2,000 CAD will be made within (5) business days after the Scotiabank Disbursement Schedule is completed at the Scotiabank Branch in Canada.
- Four (4) subsequent principal payments of 2,000 CAD will be made every two months beginning two months after the initial payment is made until the funds are fully paid out.

