



SCOTIA PROFESSIONAL STUDENT PLAN LINE OF CREDIT UNIVERSITY OF TORONTO-GPLLM

Features of the SPSP Line of Credit for GPLLM Students:

The Scotia Professional Student Plan (SPSP) is a customized professional banking package that provides solutions and strategies that help professional students achieve their financial goals now and in the future.

Maximum Limit:

- \$31,000

Interest Rate:

- Prime+0.5%

Eligibility Requirements:

- Provide confirmation of Canadian Citizen or Permanent Resident Status
- Established satisfactory credit history

Banking Package:

- Waived monthly fees on a Scotia One Personal Chequing Account with unlimited transactions
- Pre-approved Overdraft Protection \$1000
- Free orders of Personal Cheques
- Free access to Scotia Online, Mobile, ABM, and TeleScotia 24/7
- ICAN Invest Program

Visa:

- Waived annual fees on a pre-approved \$10,000 rewards credit card of choice – or
- Scotiabank Gold American Express Card \$5K and ScotiaGold Passport Visa \$5K
- Also other no-fee Visa Credit Card options to meet your needs

Repayment:

- Interest only payments automatically added to your account balance monthly while enrolled in school.
- Interest only payments during 12 month grace period at PRIME+0.5%
- Amortization of up to 15 years at PRIME+0.5%

Benefits:

- Dedicated Scotiabank Faculty Representatives to provide you with additional support and guidance during your studies
- Referrals to specialists within the Scotiabank Group for financial planning and investment management services
- Valuable tools, resources and information to help you with the financial aspects of establishing and building a successful profession
- One time credit application.
- Optional Scotialine Protection Insurance

**Scotia Professional Student Plan is exclusively endorsed by the
University of Toronto-GPLLM**

For more information, please visit our 222 Queen Street West Branch (at McCaul) or contact lynn.owen@scotiabank.com or shanta.gulchand@scotiabank.com or call us directly at 416 866-3940 ext 4206 & 4207

