SCOTIA PROFESSIONAL STUDENT PLAN LINE OF CREDIT
UNIVERSITY OF TORONTO, FACULTY OF LAW

Features of the SPSP Line of Credit for Law 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:
- $150,000
- $10,000 Increase For Articling

Interest Rate:
- Prime

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 and Articling
- Interest only payments continue during the 2 year principle payment deferral period after the completion of Articling/Master/PhD programs
- Amortization of up to 15 years at PRIME

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
- Transition to Scotia Professional Plan: Pre-Approved $15,000 at Completion of Articling Phase.

Scotia Professional Student Plan is Exclusively Endorsed by the
University of Toronto – Faculty of Law

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