



You're richer than you think:

Live on campus or share an apartment?  
That should be your toughest question.

XXXXXXXX (XX/08)

Customer Name  
Address Line 1  
Address Line 1  
City, Province  
X1X 1X1



1000012712-M9A4X5-BR01

THE BANK OF NOVA SCOTIA  
PO BOX 53305 STN BRM B  
TORONTO ON M7Y 8X1



After you've decided on a college or university that fits your future, Scotiabank helps answer the even tougher question, "How are we going to pay for this?"

The *ScotiaLine*® Personal Line of Credit for Students is a flexible, convenient solution to pay for your post-secondary education. Borrow what you need – when you need it at interest rates as low as Scotiabank Prime + 1.0%†. You'll have ready access to funds for those day-to-day expenses like books, meals and phone calls. It's a great way to establish a good credit rating for your future. And after your graduation there is an 8-month grace period on principal repayment. After all, it was designed with you in mind.

Students who apply and are approved for a *ScotiaLine*® Personal Line of Credit for Students are automatically eligible to **win a \$1,000 cash bursary**.

### Scotiabank 2008 Bursary Program

- Program runs January 3, 2008 through December 31, 2008
- Undergraduate and MBA students can win one of two \$1,000 bursaries awarded each month
- Learn more and see stories of students who've recently won at [fundyourfuture.ca/studentanswers](http://fundyourfuture.ca/studentanswers)

Get the upper hand on the cost of your post-secondary education. Apply now by:



Mailing your completed application form



Faxing us at 1 800 403-7448



Bringing the application to your local branch



Applying online at [fundyourfuture.ca](http://fundyourfuture.ca)

See the attached insert for Terms & Conditions and the *ScotiaLine*® Personal Line of Credit for Student Bursaries Full Program Rules & Regulations. <sup>TM</sup> Trademarks of The Bank of Nova Scotia. © Registered trademarks of The Bank of Nova Scotia. \* VISA Int./Lic. user The Bank of Nova Scotia. † Scotiabank Prime Rate is 4.75% as of April 23, 2008 and is subject to change.

## APPLICATION FOR SCOTIALINE PERSONAL LINE OF CREDIT FOR STUDENTS

You can complete this application and fax it to us at 1-800-403-7448; or fold, seal and mail it to us; or simply drop it off at any Scotiabank branch.

Please fully complete all of the questions on this application. If there are unanswered questions there may be a delay in processing your application.

I/we, the named account holders read the Terms and Conditions of applying for a *ScotiaLine* personal line of credit for students attached to this application and agree to abide by them. Sign here to apply. Please use dark ink when completing.

Parent/Guardian Borrower (Primary) Signature \_\_\_\_\_ Date \_\_\_\_\_

† By signing this application, you acknowledge the primary borrower will receive all notices on this account, and that you have been advised of your ability to receive separate notice and have declined such additional information. We may rely on this agreement through extensions and renewals, as applicable, and until such time as you give us notice in writing that you wish to change your disclosure preference. You may change this disclosure preference at any time in the future by contacting the Scotiabank branch where you do business. Alternatively, if you wish to receive the additional information, please indicate by checking the box [below].  
I wish to receive separate notice on this account (i.e., monthly or annual statements)  Yes

Student Borrower (Secondary) Signature \_\_\_\_\_ Date \_\_\_\_\_

By signing this application, you acknowledge the primary borrower will receive all notices on this account, and that you have been advised of your ability to receive separate notice and have declined such additional information. We may rely on this agreement through extensions and renewals, as applicable, and until such time as you give us notice in writing that you wish to change your disclosure preference. You may change this disclosure preference at any time in the future by contacting the Scotiabank branch where you do business. Alternatively, if you wish to receive the additional information, please indicate by checking the box [below].  
I wish to receive separate notice on this account (i.e., monthly or annual statements)  Yes

Supporting Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

Which Scotiabank branch would you prefer to deal with? \_\_\_\_\_ Transit # \_\_\_\_\_ You prefer to correspond in  English  French

Do you currently deal with Scotiabank?  Yes  No If Yes, what is your ScotiaCard Number? \_\_\_\_\_

Please indicate the amount you require over the duration of your education:

*ScotiaLine*® personal line of credit for students \$ \_\_\_\_\_ (eg. \$40,000 for a 4-year Bachelor's Degree program)

*No-Fee Scotia Moneyback*™ VISA® card with up to 1% Moneyback reward (check appropriate credit limit)  \$3,000  \$2,000  \$1,000

Do you wish to receive separate cost of borrowing disclosure documents?† (i.e., monthly or annual statements)  Yes  No

How did you hear about our *ScotiaLine* personal line of credit for students?

Parent  Friend  Studentawards.com  Guidance Counsellor  Financial Aid Administrator  Other

### STUDENT BORROWER (S) – SECONDARY

Last Name, First Name & Initial			<input type="radio"/> Mr <input type="radio"/> Miss <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Dr			Date of Birth (YY/MM/DD)		Social Insurance # (optional)	
Street #	Street Name		Apt #	Postal Code	City	Prov.	Years at residence	Home phone # ( )	
Current Employer			Employer's address					Business Phone # ( )	
Current Occupation			<input type="radio"/> Full-time <input type="radio"/> Self-employed <input type="radio"/> Part-time <input type="radio"/> Seasonal			Gross Monthly Income \$		Mother's Maiden Name	
Monthly housing costs (rent/mortgage, condo fees, heat, property taxes) \$		Other monthly obligations (eg. spousal, child support)				Have you declared bankruptcy in the last 7 years? <input type="radio"/> Yes <input type="radio"/> No		Are you either a Canadian Citizen or Permanent Resident? <input type="radio"/> Yes <input type="radio"/> No	

### TELL US ABOUT YOUR STUDIES

Name of post-secondary institution			Program name (eg. BA, BAH, MBA, MA, MSC, etc.)			How long is your program? (years, months)		
Expected graduation date (year, month)		<input type="radio"/> Full-time <input type="radio"/> Part-time		Are you enrolled in a graduate program?		Is this school located in Canada? <input type="radio"/> Yes <input type="radio"/> No		
If you are currently in your 2nd or later year of study, have you received any government student loans (federal or provincial) in the previous years? <input type="radio"/> Yes <input type="radio"/> No				If yes, what is the total amount of government loan(s) that you have received (excluding any non repayable government bursaries)? \$				
Have you been approved for a government student loan (federal or provincial) in this academic year <input type="radio"/> Yes <input type="radio"/> No				If yes, what is the total amount of government student loan(s) approved for this academic year (excluding any non-repayable government bursaries)? \$				

### PARENT / GUARDIAN BORROWER(S) – PRIMARY

Last Name, First Name & Initial			<input type="radio"/> Mr <input type="radio"/> Miss <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Dr			Date of Birth (YY/MM/DD)		Social Insurance # (optional)	
Street #	Street Name		Apt #	Postal Code	City	Prov.	Years at residence	Home phone # ( )	
Current Employer			Employer's address					Business Phone # ( )	
Current Occupation			<input type="radio"/> Full-time <input type="radio"/> Self-employed <input type="radio"/> Part-time <input type="radio"/> Seasonal			Gross Monthly Income \$		Mother's Maiden Name	
Spouse/supporting Borrower Last Name, First Name & Initial		<input type="radio"/> Mr <input type="radio"/> Miss <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Dr		Date of Birth (YY/MM/DD)		Social Insurance # (optional)		Address same as Parent/Guardian Borrower above? <input type="radio"/> Yes <input type="radio"/> No	
If no: Street #	Street Name		Apt #	Postal Code	City	Prov.	Years at residence	Home phone # ( )	
Current Employer			Employer's address					Business Phone # ( )	
Current Occupation			<input type="radio"/> Full-time <input type="radio"/> Self-employed <input type="radio"/> Part-time <input type="radio"/> Seasonal			Gross Monthly Income \$		Mother's Maiden Name	
Monthly housing costs (rent/mortgage, condo fees, heat, property taxes) \$		Other monthly obligations (eg. spousal, child support) \$				Have you declared bankruptcy in the last 7 years? <input type="radio"/> Yes <input type="radio"/> No			

Will you be using this *ScotiaLine* personal line of credit for students on behalf of anyone other than the named account holder(s)?  Yes  No  
(You should answer "no" to this question if the account will only be used by the Student Borrower, Parent/ Guardian Borrower, or Supporting Borrower.)