



# Scotiabank Healthcare+ Physician Banking Program

Whether you're on track to start, expand, incorporate or transition your practice, or you're investing or planning for your retirement, our Scotiabank Healthcare & Professional Specialists are committed to supporting you. We provide financial advice and tailored banking solutions to meet your unique practice and personal needs.

Physicians have trusted Scotiabank to help grow and manage their practices for decades because our Scotiabank Healthcare Specialists have a deep knowledge and extensive experience of your industry. We know running your practice can be complicated, so we make your banking simple with the Scotiabank Healthcare+ Physician Banking Program<sup>4</sup>. No matter where you are along your path, we'll work with you and your practice to get you to where you want to be.

## FOR YOUR PRACTICE

- Access to a dedicated Healthcare Specialist
- Up to 100% financing for your practice<sup>1</sup>
  - Practice acquisition, renovations, building purchase, equipment and leaseholds
- Scotia Professional<sup>®</sup> Plan business line of credit with preferred interest rates<sup>2</sup> and low monthly fees
- Monthly plan fee waiver on Select Account *for business* Plan B with no minimum balance required<sup>3</sup>
- A choice of other premium operating accounts to suit all of your unique business needs
- Save the annual fee for the first year on the Scotiabank Passport<sup>®</sup> Visa Infinite Business<sup>\*</sup> Card<sup>4</sup>
- Save the annual fee on the Scotiabank Momentum<sup>™</sup> *for business* Visa<sup>\*</sup> Card<sup>5</sup>
- Cash Management solutions to help you manage your cash flow and save you time and money
- Preferred rates on merchant and payroll services with the Scotia Professional Plan

## FOR YOUR PERSONAL NEEDS

- Monthly account fee waiver on the Scotiabank Ultimate Package with no minimum balance required<sup>6</sup>
- Save the annual fee on the Scotiabank Passport<sup>®</sup> Visa Infinite<sup>\*</sup> Card<sup>4</sup>
- Save the annual fee on the Scotiabank<sup>®</sup> Gold American Express<sup>®\*</sup> Card<sup>8</sup>
- Preferred interest rate<sup>2</sup> on personal & home equity line of credit
- Flexible mortgage solution with preferred rates<sup>2</sup>
- We make it easier to qualify for your first mortgage: For residents and new-to-practice physicians, the mortgage amount qualified for is based on estimated projected income<sup>9</sup>
- Reduced monthly fee on Private Banking preferential services

To learn more, visit [\*\*scotiabank.com/physicians\*\*](https://scotiabank.com/physicians) or contact your local Scotiabank Business Advisor.



Glen Welin  
Team Lead  
[glen.welin@scotiabank.com](mailto:glen.welin@scotiabank.com)

**Scotiabank<sup>®</sup>**  
Healthcare+

**All offers, rates, fees, features and benefits featured herein are subject to change. Additional terms and conditions may apply. Credit and lending products are subject to credit approval by Scotiabank.**

<sup>Δ</sup> To be eligible for the Physician Banking Program benefits you must be a Canadian resident that meet one of the following conditions:

- Enrolled in an accredited Canadian university medical degree program
- Has been accepted or is completing a medical residency in Canada
- Medical fellow who is completing a Canadian fellowship granted by the Royal College of Physicians and Surgeons of Canada
- Physician with a license to practice medicine in a Canadian province or territory
- Retired physician with a medical doctorate (MD) and has practiced medicine in a Canadian province or territory

<sup>1</sup> Subject to credit approval. This is not a commitment to lend. Open to physicians that meet one of the following conditions:

1. Physician with a license to practice medicine in a Canadian province or territory; or
2. Retired physician with a medical doctorate (MD) and was licensed to practice medicine in a Canadian province or territory.

<sup>2</sup> Credit products are subject to credit approval. Preferred rates may vary per applicant and are subject to change. Additional conditions may apply. Offer may be changed, cancelled, or extended at any time without notice.

<sup>3</sup> The Select Account for business Plan B monthly account fee is waived for eligible physician clients on one (1) Select Account for business Plan B account ("Account"). The monthly account fee will be waived and will not appear as a charge on your Account provided the Account is open and in good standing at the time of the waiver. All other applicable service charges on the Account will continue to be applied. Maximum one offer per customer. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice.

<sup>4</sup> Subject to approval. If you open a new Scotiabank Passport Visa Infinite Business credit card account ("Account") you will receive an annual fee waiver for the first year only ("First Year Annual Fee Waiver") provided the Account remains open and in good standing. The Account is considered in good standing if it is not delinquent (past due) or over limit and there is no breach of the Revolving Credit Agreement or any other agreement(s) that applies to the Account. The Account will only receive one First Year Annual Fee Waiver regardless of the number of accountholders on the Account. All other fees and charges applicable to the Account continue to apply. First Year Annual Fee Waiver is non-transferable and cannot be combined with any other annual fee waiver offer. Current annual fees, rates and other features for the Account are subject to change.

<sup>5</sup> Subject to approval. If you open a new Scotiabank Momentum for business Visa credit card account ("Account") you will receive an annual fee rebate ("Annual Fee Rebate") each year provided the Account remains open and in good standing. The Account is considered in good standing if it is not delinquent (past due) or over limit and there is no breach of the Revolving Credit Agreement or any other agreement(s) that applies to the Account. The Account will only receive one Annual Fee Rebate regardless of the number of accountholders on the Account. All other fees and charges applicable to the Account continue to apply. Annual Fee Rebate is non-transferable and cannot be combined with any other annual fee rebate offer. Current annual fees, rates and other features for the Account are subject to change.

<sup>6</sup> The Ultimate Package monthly account fee is waived for eligible dentist clients on one (1) Ultimate Package account ("Account"). The monthly account fee will be waived and will not appear as a charge on your Account provided the Account is open and in good standing at the time of the waiver. All other applicable service charges on the Account will continue to be applied. Maximum one offer per customer. This offer is non-transferable and may be changed, cancelled, or extended at any time without notice.

<sup>7</sup> Subject to approval. If you open a new Scotiabank Passport Visa Infinite credit card account ("Account") you will receive an annual fee waiver ("Annual Fee Waiver") each year for as long as you are a Scotia Professional Plan or Scotia Professional Plan Lite customer and provided the Account remains open and in good standing. Customers not in Scotia Professional Plan or Scotia Professional Plan Lite will instead receive a first-year annual fee rebate for the first year only ("First Year Annual Fee Rebate") provided the Account remains open and in good standing. The Account is considered in good standing if it is not delinquent (past due) or over limit and there is no breach of the Revolving Credit Agreement or any other agreement(s) that applies to the Account. The Account will only receive one Annual Fee Waiver or First Year Annual Fee Rebate, as applicable, regardless of the number of accountholders on the Account. All other fees and charges applicable to the Account continue to apply. Annual Fee Waiver/First Year Annual Fee Rebate is non-transferable and cannot be combined with any other annual fee waiver or rebate offer. Current annual fees, rates and other features for the Account are subject to change.

<sup>8</sup> Subject to approval. If you open a new Scotiabank Gold American Express credit card account ("Account") you will receive an annual fee waiver ("Annual Fee Waiver") each year for as long as you are a Scotia Professional Plan or Scotia Professional Plan Lite customer and provided the Account remains open and in good standing. Customers not in Scotia Professional Plan or Scotia Professional Plan Lite will instead receive an annual fee rebate ("Annual Fee Rebate") provided the Account remains open and in good standing. The Account is considered in good standing if it is not delinquent (past due) or over limit and there is no breach of the Revolving Credit Agreement or any other agreement(s) that applies to the Account. The Account will only receive one Annual Fee Waiver or Annual Fee Rebate, as applicable, regardless of the number of accountholders on the Account. All other fees and charges applicable to the Account continue to apply. Annual Fee Waiver/Annual Fee Rebate is non-transferable and cannot be combined with any other annual fee waiver or rebate offer. Current annual fees, rates and other features for the Account are subject to change.

<sup>9</sup> The projected income is an average estimated amount based on available industry data and is subject to change. Your actual income may vary. Terms and conditions apply.

<sup>®</sup> Registered trademarks of The Bank of Nova Scotia.

<sup>™</sup> Trademark of The Bank of Nova Scotia.

<sup>®</sup> American Express is a registered trademark of American Express. The Scotiabank® Gold American Express® credit card program is issued and administered by The Bank of Nova Scotia under license from American Express.

<sup>\*</sup> Visa Int./ Licensed User.