



Get your career started with the right plan.

Whether you are managing debt, preparing to enter the workforce, or considering new investments - all can be daunting tasks. Scotiabank understands the many responsibilities you face as a young professional, which is why we have specialized advisors dedicated to helping you.

All credit and lending products are offered by The Bank of Nova Scotia subject to credit approval and the Bank's requirements with respect to any security provided. Financial planning, wealth advisory, private banking and estate and trust services are available through Scotia Wealth Management®. Proof of professional certification and membership may be required. All products and offers, including promotional or preferred rates, fees and other features and benefits featured are subject to change. Additional terms and conditions may apply. Visit scotiabank.com/professionals to learn more.

Financial planning, wealth advisory, private banking and estate and trust services are available through Scotia Wealth Management®. Scotia Wealth Management® consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank®), The Bank of Nova Scotia Trust Company (Scotiastrust®), Private Investment Counsel, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod®, a division of Scotia Capital Inc. Private banking services are provided by The Bank of Nova Scotia. Portfolio management is provided by 1832 Asset Management L.P. and 1832 Asset Management U.S. Inc. Financial planning and advisory services are provided by Scotia Capital Inc. Estate and trust services are provided by The Bank of Nova Scotia Trust Company. Insurance services are provided by Scotia Wealth Insurance Services Inc. Wealth advisory and brokerage services are provided by ScotiaMcLeod, a division of Scotia Capital Inc. Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. ® Registered trademark of The Bank of Nova Scotia, used under licence.

Scotiabank®

The Scotia Professional® Plan for Students

Professional studies can be challenging, but your finances don't have to be. Scotiabank can be there with support and advice to help you navigate this critical point in your career with features created for students. We'll work with you to make sure you have what you need for school today, and success tomorrow.

Features & Benefits:

Scotia Professional Student Plan Line of Credit	<ul style="list-style-type: none">• No Interest and principal payments are required while in school• No monthly or annual fees while in school• Grace period up to 24 months after program completion• Optional free cheques• Optional line of credit protection
Credit Cards	<ul style="list-style-type: none">• Preapproved for \$10,000 limit• No annual fee on select premium credit cards under Scotia Professional Student Plan
Day to Day Banking	<ul style="list-style-type: none">• With the Preferred Package:<ul style="list-style-type: none">• Monthly account fee waiver while in school• Unlimited debit transactions and Interac e-transfer transactions• No monthly account fees for one year after graduation and up to 24 months after graduating• Overdraft protection
Investing	<ul style="list-style-type: none">• Preferred rates and special offers on select Scotiabank savings products

The focus of one partner with the power of a team.

Meet Abraham Philip

I'm part of a banking team that is dedicated to serving students working towards practising and securing their financial future. I will keep communication seamless and draw on the support of experts across the country to serve your unique needs. You'll have access to advice and solutions tailored to every stage of your career, from finals to your first practice and beyond.

My background

As your one point of contact for your student journey, I am here to support you with your professional education and personal financing needs. I have 4+ years of industry experience, specializing in education financing, tailored banking advice and solutions specific to the needs of busy student professionals like yourself. I am committed to delivering best-in-class advice and services and ultimately, with our team of experts, help you achieve your financial goals.

I am deeply involved in the Law Professional Community in Toronto Downtown core region. I have been helping professionals with their banking and financial needs in this region since 2017. I'm happy to discuss your financial needs and tailor it to how you define success to be at your convenience.

Take the next step

When you're ready to start a new path to your financial future, get in touch with me or visit us online at scotiabank.com/professionals.



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