$5,000 Student Line of Credit

Exclusive offer for Kwantlen Polytechnic University students.

You shouldn't have to worry about your finances.

At Coast Capital Savings, we know that managing or even accessing your money can be a challenge. Sure you've got options like scholarships, bursaries or student loans. But many students just need a boost to get by in the short time before graduation. That's where we can help with a student line of credit, exclusive to full-time students in your program.

What's a line of credit?

Whether or not you're a student, a line of credit works the same. You'll first need to qualify for a limit. Once you qualify, the money will be accessible through a Coast Capital Savings account. You'll only be charged interest if you use your line of credit. And you can make payments anytime. A line of credit is different than a loan because you only have to pay interest on what you use and there are no fixed payments.

We offer an exclusive student line of credit for Kwantlen Polytechnic University students enrolled in any of the eligible programs:

- Get a student line of credit of up to $5,000 for the school year[1]
- Interest rate that starts at Prime + 4.5%[2]
- No co-signer required.
- No credit history required.
- After you graduate, you'll have 12 months grace period to make interest payments only. After the twelfth month, you will convert the student line of credit balance into a loan or other lending product.

Eligible Programs:

- Health Care Assistant
- Health Unit Coordinator
- Special Education Teacher Assistant
- Certificate in Automotive Service Technician
- Certificate in Welding Level A
- Certificate in Welding Level B
- Citation in Carpentry/building construction
- Citation in Construction Electrician
- Citation in Millwright/industrial mechanic
- Certificate in Appliance Servicing
- Certificate in drafting/CADD
- Certificate in Public Safety Communication 911 Operator
- Citation in Plumbing
- Certificate in Advanced Farrier Training

We're here to help.

Coast Capital Savings wants to make sure that you're off to a good financial start as a student. After all, student debt shouldn't mean professional debt. So, before you get a line of credit with us, you'll need to meet with one of our Money Management Pros to have a chat to about your current money situation -things like your income today, your major expenses, and day-to-day expenses. Then we'll help figure out what you need, based on your situation and eligibility. After your school year, we'll meet with you again to make sure you're on the right track.

Are you eligible?

- You'll need to be a Canadian Citizen or Landed Immigrant
- You'll need to be enrolled in your final year of any of the eligible programs for the duration of the student line of credit.
- After your program year, you'll need to meet with our Money Management Pro to talk about your money situation. You'll need to access funds through a Coast Capital Savings account, like the Free Chequing, Free Debit and More Account® where all your everyday banking services are free while you're a student and long after you graduate.

Find out more.

To find out more or to apply, please call our lending centre at 604.517.7000 or visit us at any one of the following branches:

Edmonds	Metrotown	Cloverdale	Clayton Crossing	Langley	Richmond Centre
103- 7315 Edmonds St	250- 4820 Kingsway	17730 No. 10 Hwy	101- 18737 Fraser Hwy	6263 200 St	6253 No. 3 Rd
Burnaby, BC	Burnaby, BC	Surrey, BC	Surrey, BC	Langley, BC	Richmond, BC

coastcapital® SAVINGS

How can we help you?®

KWANTLEN POLYTECHNIC UNIVERSITY

KWAN 5K LOC 12.13

1.Line of Credit approval and amount is subject to verification of credit and financial information. Applicants must complete all required documentation, including acceptance of the terms and conditions of the Line of Credit Agreement and Schedule. Interest accrues daily on line of credit balance. Interest rate consists of the Prime Rate and a Percentage Amount. 2 As of Aug 8, 2013 the Prime Rate is 3%. The Prime Rate and Percentage Amount are subject to change in accordance with the Line of Credit Agreement and Schedule. Authorized limit is subject to change in accordance with the Line of Credit Agreement and Schedule.