



Ready to help you  
move forward



# Introducing the TD International Student GIC Program

Empowering international students to meet Canada's study permit guidelines while in their home country.





# Your financial journey in Canada begins here!

We understand the challenges of moving to a new country. We're here to help support your immediate and future banking needs as you start your new life in Canada and look forward to serving you at over **1,085 branches and 3000+ ATMs across Canada.**

# TD International Student GIC Program Guide

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# TD International Student GIC Program

The **TD International Student GIC Program** is meant to assist international students who are eligible for the Government of Canada's **Student Direct Stream Program** (the "SDS Program").

International students looking to meet the Government of Canada study permit guidelines can do so by opening a **TD Student Chequing Account** and by prefunding their required **Guaranteed Investment Certificate (GIC)** before arriving in Canada.

If you are eligible for the **SDS Program**, including by having an acceptance letter from a post-secondary designated learning institution in Canada and living in an eligible country under the **SDS Program**, you can apply to the **TD International Student GIC Program**.



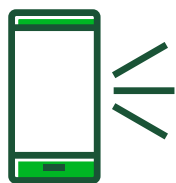
# Before you arrive in Canada you can:

- open a chequing account for your day-to-day banking needs in Canada which will only be available for use upon your arrival to Canada after the mandatory steps have been completed in a TD Canada Trust branch
- make a one-time international wire transfer to fund your GIC and help pay for your living expenses in Canada and
- purchase a GIC to meet the study permit guidelines



**The TD International Student GIC Program** includes a **TD Student Chequing Account** and a **GIC investment**. Following your attendance at a **TD Canada Trust branch** in Canada to complete our program requirements, a portion of your funds in the GIC will be periodically paid into your **TD Student Chequing Account** over a 12-month period.

Making plans to leave your home country and move to Canada takes a lot of work. At TD, we're here to help support you moving forward in your journey to Canada.



## Contact us at our toll-free number listed below:

**From China:** 1-855-537-5355

**From India/Philippines/Senegal/Pakistan/Morocco/Vietnam/Antigua and Barbuda/Brazil/Colombia/Costa Rica/Peru/St Vincent and the Grenadines/Trinidad and Tobago:** 1-416-351-0613 (Call Collect).



# The Pre-Arrival Application Process

Opening your TD Student Chequing Account and TD International Student GIC is simple and secure!

Once you submit your fully completed application form and related documents online, we will process your application.

When we determine that your application form and related documents are complete and in good order, we will send you within **2 to 5 business days** via secure email a **Welcome Package** with your account details and the link for the **TD Proof of Enrollment Portal**.

Once you have received the account details, as a mandatory step you will need to **upload through the TD Proof of Enrollment Portal**, your letter of acceptance from a post-secondary designated learning institutions in Canada.

After the submission of this letter of acceptance, follow the instructions in the **Welcome Package** to fund your **TD Student Chequing Account**.



Visit [customercollaboration.TD.com/student](https://customercollaboration.TD.com/student) to upload your letter of acceptance



You will then need to send an international wire transfer to fund your **TD Student Chequing Account**. Only one remittance by international wire transfer, in the amount of minimum **CAD \$10,000** plus incoming wire payment fee and maximum **CAD \$25,000** including incoming wire payment fee, will be accepted into your **TD Student Chequing Account**. The fee for receiving a wire payment is outlined in the TD Service Fee Schedule in our **About our Account and Related Services** document provided to you. You should plan for your international wire transfer to take approximately **5 or more business days** to reach TD; please check with your local remitting bank for a more specific time frame.

For additional information on funds that need to be converted from a foreign currency to Canadian dollars, please Refer to **Financial Service Terms** section 2.10 How do we handle foreign currency?

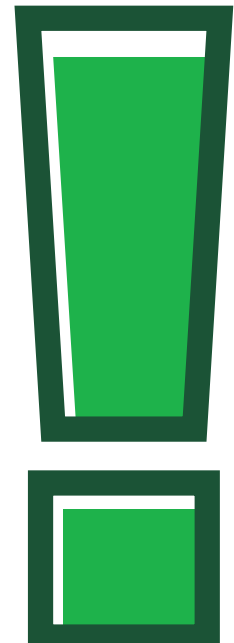
Your **TD Student Chequing Account** must be funded by an international wire transfer within 90 calendar days of its opening date to remain open. An account not funded within 90 calendar days of its opening date will be automatically closed.

Once TD receives your international wire transfer, CAD \$10,000 will be invested in a TD International Student GIC. Any amount above CAD \$10,000 will remain in your TD Student Chequing Account.

Following your consent for the GIC purchase as outlined in the **GIC Investment Details document**, the **TD International Student GIC** will be issued. Subsequently, you will receive a **Confirmation of Investment document**, outlining the GIC details including principal amount (**CAD \$10,000**), interest rate, issuance date, term, and maturity date.

In any of the following circumstances, an international wire transfer received by us from you will be returned to the account from which the funds originated:

- if the initial one-time international wire transfer received by us is for an amount less than **CAD \$10,000** or more than **CAD \$25,000**; or
- if any subsequent or additional remittance or deposit in addition to the initial **CAD \$10,000** **CAD \$25,000** international wire transfer is made to your TD Student Chequing Account before you arrive in Canada and complete the above-mentioned program requirements.



Once the **TD Student Chequing Account** is opened and **TD International Student GIC** is funded, no transactions will be permitted on them until you have completed all the program requirements at a **TD Canada Trust branch** in Canada.

Once you have your study permit and move to Canada, you must make an appointment to visit a **TD Canada Trust branch** of your choice for ID verification and signing of documents to activate your **TD Student Chequing Account** and your **TD International Student GIC**.



**TD Secure Email:** You will need to register for the secure email service upon receiving your first TD Secure Email message from us. This message will be valid for 14 calendar days only.



# Visit us once you arrive in Canada



Following the opening of your **TD Student Chequing Account**, you have **365 calendar days** to arrive in Canada and visit a **TD Canada Trust branch** to complete the identity verification process and activate your **TD Student Chequing Account** and your **TD GIC account**.

**Please bring with you:** your valid foreign passport, the proof of enrollment from the post-secondary designated Canadian learning institution (or a student ID card) and study permit (i.e. IMM 1208).

For students studying in the Province of Quebec, a **Quebec Acceptance Certificate (CAQ)** is also required in addition to the documents noted above.

If you have a **Taxpayer Identification Number (TIN)** and have not provided it before, you must provide it during your visit. You may be subject to fines from the Canada Revenue Agency if we don't have this information on file.

If you do not visit one of our branches and complete these steps within the **365 calendar days** of opening your **TD Student Chequing Account**, your **TD Student Chequing Account** and your **TD International Student GIC** will be closed and the principal plus accrued interest will be returned to the account from which you sent to us the international wire transfer described above.

# GIC Payment Schedule

The **TD International Student GIC** is subject to the program terms and conditions set out in the **TD International Student GIC Program Application Form**. This GIC can be redeemed only in accordance with the **GIC Payment Schedule** below. Once you have satisfied all conditions for participation in the **TD International Student GIC Program** upon your TD Canada Trust branch visit, **CAD \$2,000 plus accrued interest** will be redeemed from your GIC and deposited into your **TD Student Chequing Account**. The remaining **CAD \$8,000 principal** will be redeemed from your GIC in ten equal monthly payments of **CAD \$800 plus accrued interest** on the first business day of each subsequent month and deposited into your **TD Student Chequing Account**.

GIC Payment Schedule	GIC Payment Amount	GIC Principal Remaining
TD branch visit	\$2000 + Interest	\$8000
1st business day of month 2	\$800 + Interest	\$7200
1st business day of month 3	\$800 + Interest	\$6400
1st business day of month 4	\$800 + Interest	\$5600
1st business day of month 5	\$800 + Interest	\$4800
1st business day of month 6	\$800 + Interest	\$4000
1st business day of month 7	\$800 + Interest	\$3200
1st business day of month 8	\$800 + Interest	\$2400
1st business day of month 9	\$800 + Interest	\$1600
1st business day of month 10	\$800 + Interest	\$800
1st business day of month 11	\$800 + Interest	\$0

## If You Are Delayed

If you do not visit one of our branches and complete the steps referred to above within **365** calendar days of opening your **TD Student Chequing account**, your **TD Student Chequing Account** and your **TD International Student GIC** will be closed.

# If you want to cancel your participation in the TD International Student GIC Program

If you would like to cancel your participation in the **TD International Student GIC Program** prior to arriving in Canada, please call our toll-free number listed below. Cancellation of participation involves the closure of both the **TD Student Chequing Account** and the **TD International Student GIC**.

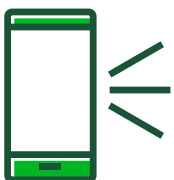
**Please note:** The cancellation of program participation is not permitted following the completion of steps referred to above at a TD Canada Trust branch.

In both the above circumstances, we will return the principal and any accrued interest, via international wire transfer of these funds, to the account from which you sent to us the international wire transfer described above and your TD Student Chequing Account and TD International Student GIC will be closed.

In addition, if we must return funds to you by international wire transfer for any reason (including, but not limited to, any of the circumstances described herein), you will be charged a non-refundable fee for wire payment to a non-TD Canada Trust account internationally as outlined in the TD Service

Fee Schedule in our **About our Account and Related Services** document provided to you. This fee will be deducted from the amount of the funds being returned to you. Other banks or financial institutions involved in transferring the funds may charge additional fees to the recipient of the funds.

For additional information on funds that need to be converted from Canadian dollars to a foreign currency, please Refer to **Financial Service Terms** section 2.10 How do we handle foreign currency?

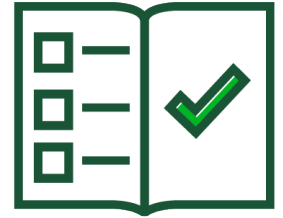


## TD International Student GIC Program Toll-Free Number:

**From China:** 1-855-537-5355

**From India/Philippines/Senegal/Pakistan/Morocco/Vietnam/Antigua and Barbuda/Brazil/Colombia/Costa Rica/Peru/St Vincent and the Grenadines/Trinidad and Tobago:** 1-416-351-0613 (Call Collect).

# Completing the Application Key Steps



## 1 Request for Application Form:

You can complete the [<<LINK>>](#) to request an Application Form to participate in the **TD International Student GIC Program**. This is necessary to open a **TD Student Chequing Account** which will receive your funds to be used to purchase a **TD International Student GIC** required for your study permit application through the **Government of Canada SDS Program**.

## 2 Submit Your Application Form:

Upon receiving your request, we will email you the link to the **TD eSignature online portal**. Make sure to check your junk/spam mail folder to ensure that the email did not get flagged as junk/spam mail. The email from TD will be from **TD.eSignNoReplyAccount@td.com**.

Review the Application Form and related documents, then fill out and electronically sign the required documents. Once you submit your completed application form and related documents online, and they are complete and in good order, we will process your application and will send you within **2 to 5 business days** via secure email a **Welcome Package** with your account details and the link for **TD Proof of Enrollment Portal**.



### TD eSignature

TD eSignature enables us to send the required program documents to you for your review and have you digitally sign them through a secure online portal. You will be authenticated into TD eSignature by entering a one-time passcode received on your mobile phone. You can view documents and provide your signature on documents with convenience and ease. You can easily retrieve your signed documents, while your information remains protected.

System Requirements:

- Email address and mobile phone
- Internet browser access – Internet Explorer (9,10,11), Edge, Chrome, Firefox, Safari
- Active mobile device which receives text messages via SMS (Please note that standard wireless carrier message and data rates may apply for text messages.)



### **TD Secure Email Service**

You will receive your account details and international wire transfer instructions through TD Secure Email Service.

Follow the instructions in the email to access the TD Secure Email Service.

- Register with the same email address you provided on your TD International Student GIC Program Application Form.
- This service ensures that all communications between TD and you, including your personal information, are protected.

### **Student Proof of Enrollment**

Upon receiving the account details, you will need to upload your letter of acceptance to a post-secondary designated learning institution in Canada through the TD Proof of Enrollment Portal.



Visit [customercollaboration.TD.com/student](https://customercollaboration.TD.com/student) to upload your letter of acceptance

## **3**

### **Account opening:**

Once our **TD International Student GIC Program** team receives and verifies your completed application form and required documents, your **TD Student Chequing Account** will be opened. A confirmation email through the **TD Secure Email platform** will then be sent to you with detailed instructions on how to wire the funds to purchase your GIC.

**Note:** You will need to register for the secure email service upon receiving your first TD Secure Email message from us. This message will be valid for **14** calendar days only.

# 4

## Transfer Funds:

Send an international wire transfer for a minimum of **CAD \$10,000** and up to **CAD \$25,000** from a financial institution in your home country to your **TD Student Chequing Account** in Canada.

# 5

## GIC Purchase:

Once TD receives your international wire transfer, **CAD \$10,000** will be invested in a **TD International Student GIC**. Any amount above **CAD \$10,000** will remain in your **TD Student Chequing Account**. Following your consent for the GIC purchase as outlined in the **GIC Investment Details document**, the **TD International Student GIC** will be issued. Subsequently, you will receive a **Confirmation of Investment document** by secure email, outlining the GIC details including principal amount (**CAD \$10,000**), interest rate, issuance date, term, and maturity date.

You may then use your **Confirmation of Investment**, along with any other required documents, to apply for your Canadian study permit under the **Government of Canada's Student Direct Stream Program**.

**Note:** A signed GIC Investment Details form is required prior to issuance of the **Confirmation of Investment**.

**Note:** If consent is received on a non-business day in Canada, the **TD International Student GIC** will be issued on the next business day.

# 6

## Post Arrival Account Activation and GIC Payments:

Upon arrival in Canada, book an appointment at a **[TD Canada Trust branch](#)** to complete the mandatory identity verification, to activate your chequing account and GIC, and to sign the required documentation.

You will need to bring your **passport**, **proof of enrollment from post-secondary designated learning institution** (or a student ID card) and **study permit from the Government of Canada** to your appointment. For students studying in the Province of Quebec, a **Quebec Acceptance Certificate (CAQ)** is also required in addition to the documents noted above. If you have a **Taxpayer Identification Number (TIN)** and have not provided it before, you must provide it during your visit.

## Student Proof of Enrollment

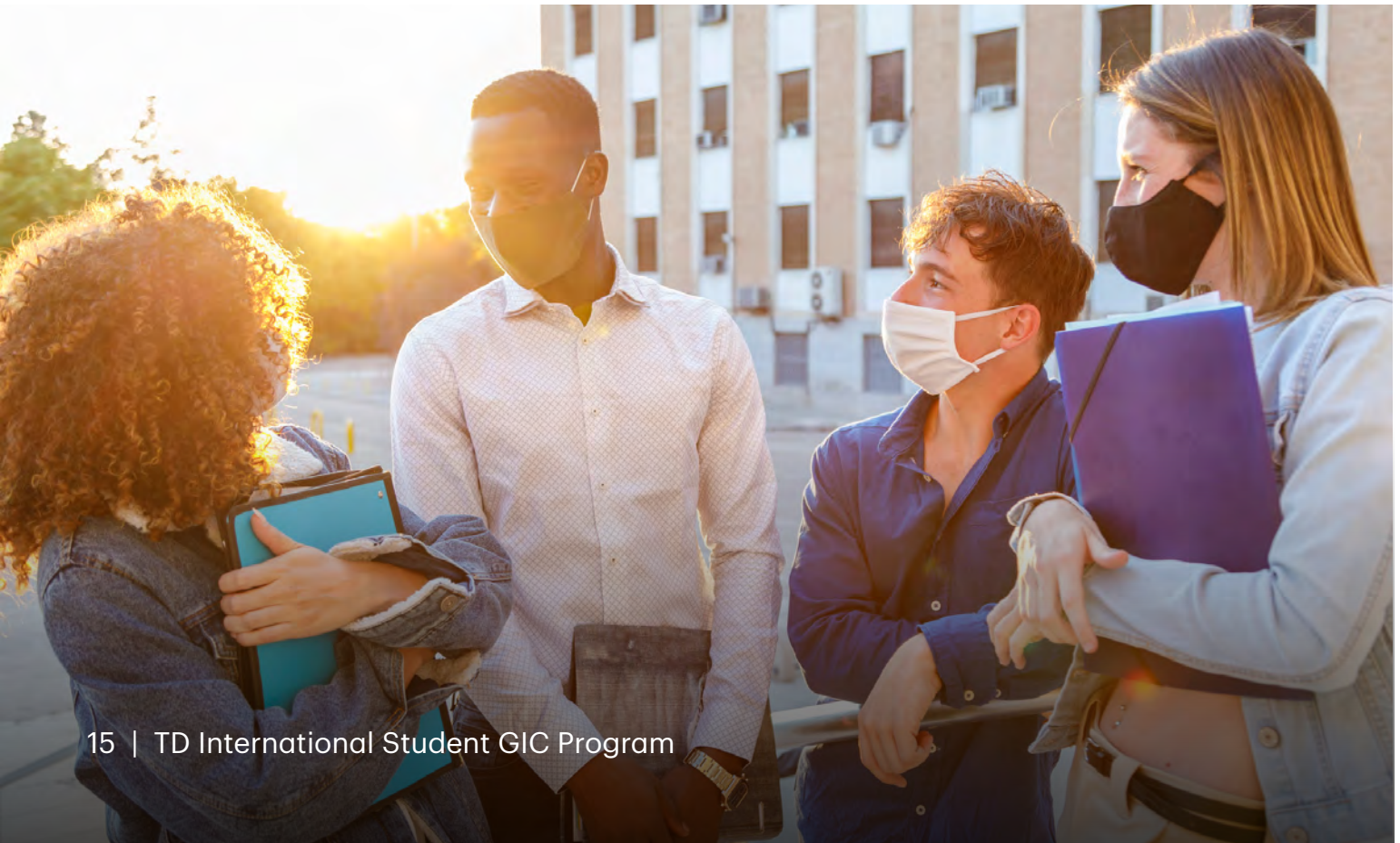
Upon activating your account, you will need to upload proof of enrollment to a post-secondary designated learning institution in Canada through the TD Proof of Enrollment Portal.

**Visit [customercollaboration.TD.com/student](https://customercollaboration.TD.com/student) or text the word **STUDENT** to **758614** to upload your proof of enrollment.**

Acceptable proof of enrollment can include one of the following:

- tuition invoice or statement of account from the school for the current period of study
- a detailed timetable (current or upcoming period of study)
- letter from Registrar's office verifying enrollment

After the above steps have been completed, an initial amount of **CAD \$2,000** plus, any accrued interest will be paid out from your GIC investment into your **TD Student Chequing Account**. The remaining principal of **CAD \$8,000** will be paid out into your **TD Student Chequing Account** in **10 equal monthly installments**, with accrued interest.



# FAQs



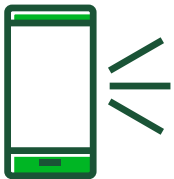
## APPLICATION

**Q. Can I open a Joint TD Student Chequing Account?**

**A.** No. Under the **TD International Student GIC Program**, the chequing account can be opened only in the name of the applicant who is applying for the study permit under the **Student Direct Stream Program**.

**Q. More than 24 hours have passed, and I have not received a response to my original application form submitted. How do I follow up with regards to my application?**

**A.** First, please check your junk/spam mail folder to ensure that the email did not get flagged as junk/spam mail. The email from TD will be from [TD.eSignNoReplyAccount@td.com](mailto:TD.eSignNoReplyAccount@td.com).



**If you still have not received an email, please call our toll-free number listed below:**

**From China:** 1-855-537-5355

**From India/Philippines/Senegal/Pakistan/Morocco/Vietnam/Antigua and Barbuda/ Brazil/Colombia/Costa Rica/Peru/St Vincent and the Grenadines/ Trinidad and Tobago:** 1-416-351-0613 (Call Collect).

**Q. I have not received my Application Form via TD eSignature. Can I reapply?**

**A.** First, please check your junk/spam mail folder to ensure that the email did not get flagged as junk/spam mail.

Second, please ensure that the email address provided to TD is a valid email address and the one you are currently using for all communications. If you provided an incorrect email address, please do re-submit the request for application form via [<<LINK>>](#)



**Q.** I have not received the SMS text message for me to login into TD eSignature. How do I re-generate the message?

**A.** Once you click on “**Go to Documents**” in the email, you should receive an SMS which is valid for 5 minutes only. In case you did not receive the SMS, click on “**Click Here**” button on the **TD eSignature login page** to re-generate the text message.

**Q.** What is the maximum number of attempts for One-Time Passcode (OTP) to be inserted?

**A.** Your Application Form and related documents access will be locked after **3 attempts** with an incorrect SMS password. You don't have to notify us. We will receive an automated message once your access is locked. Once we receive a notification from the TD eSignature system that your access has been locked, we will unlock it and you will receive a notification.

Please allow 24 – 48 hours to unlock your access.

**Q.** Why do I need to provide my Taxpayer Identification Number (TIN) on the TD Canada Trust Tax Residency Self-Certification – Individual?

**A.** We are required by the Canada Revenue Agency to collect information about your tax residency to comply with the Canadian Income Tax Act. If you have a **Taxpayer Identification Number (TIN)**, it's mandatory you provide it when you submit the application form or provide it within **30 days**. You may be subject to fines from the Canada Revenue Agency if we don't have this information on file.

If there are any changes to your tax residency, please notify us within **30 days** of any changes by calling us using the toll-free numbers listed above. If we require further information, you may receive additional communication from us.



## YOUR TD GIC

**Q.** Will I receive interest on the CAD\$10,000 that I invest in TD International Student GIC?

**A.** Yes, you will receive interest on your investment as indicated in your **GIC Confirmation of Investment document**. The current rate for the GIC can be found on our [GIC Interest Rates page](#).

## WIRE INSTRUCTIONS

**Q.** Can the funds be wired by anyone other than the student?

**A.** Yes. Funds can be wired by the student from their bank account in their home country (or from the account of family/friends in their home country).

## Postponing Your Arrival in Canada and/or Changes to Your School

**Q.** I have deferred my enrollment or changed my educational institution. Can I still use the same GIC to apply for my study permit?

**A.** You may use the same **TD International Student GIC** to apply for a study permit for a later admission intake if you are able to complete the identity verification process at a **TD Canada Trust branch** within **365 calendar days** from the date of opening **TD Student Chequing Account**. If our program requirements are not met within **365 calendar days** from the date of chequing account opening, both the **TD Student Chequing Account** and **GIC accounts** will be closed, and the funds will be returned to the account from which they originated.

Your **TD Student Chequing Account** must be funded by an international wire transfer within 90 calendar days of opening the account to remain open. Accounts not funded within 90 calendar days will be automatically closed.