

LIST OF CANADIAN BANKS

***DISCLAIMER:** York International does not officially endorse or represent any of the banks or organizations mentioned in this guide. This guide simply provides students with consolidated information relating to Canadian banks and financial resources. It is the student's responsibility to conduct further research to understand the best options for them, based on their unique circumstances. Students are expected to review each bank's terms and conditions prior to opening an account.

BANK OF MONTREAL

BMO offers [Student Credit and Debit Card](#)
Nearest Location: [4700 Keele St](#)



TD Canada Trust

TD offers [International Student Banking Package](#)
Nearest Location: [2300 Steeles Ave w Suite 100](#)



CIBC

Pay your tuition using [YorkU Portal](#)
CIBC offers [SmartStart Program](#)
Nearest location: [3940 Keele Street](#)



SCOTIABANK

Scotiabank offers [StartRight Program](#)
Nearest Location: [3809 Keele St](#)



ROYAL BANK OF CANADA

RBC offers [Advantage Banking accounts](#)
Nearest branch: [95 The Pond Rd UNIT 35](#)



LIST OF CANADIAN SERVICE PROVIDERS

***DISCLAIMER:** York International does not officially endorse or represent any of the services or organizations mentioned in this guide. This guide simply provides students with consolidated information relating to Canadian phone service providers. It is the student's responsibility to conduct further research to understand the best options for them, based on their unique circumstances. Students are expected to review each service provider's terms and conditions prior to purchasing a plan.

PHONEBOX

PhoneBox offers Free SIM shipping worldwide
Nearest branch: 1240 Bay St.



ROGERS

Rogers offers 5G Student Plan
Nearest Location: 1020 Wilson Ave



BELL

Scotiabank offers International Calling Services
Nearest Location: 1 York Gate Blvd K3



VIRGIN PLUS

Virgin Plus offers Unlimited Mobility Internet Plans
Nearest location: 1 York Gate Blvd, Yorkgate Mall



FREEDOM MOBILE

TD offers Back to School offers
Nearest Location: 1911 Finch Avenue West



GUARANTEED INVESTMENT CERTIFICATE

Depending on where you live, you may be able to get your study permit through the Student Direct Stream (SDS). One requirement to apply for SDS is a Guaranteed Investment Certificate (GIC). A GIC is a Canadian investment that has a guaranteed rate of return for a fixed period of time. As per IRCC, countries eligible for SDS are Antigua and Barbuda, Brazil, China, Colombia, Costa Rica, India, Morocco, Pakistan, Peru, Philippines, Senegal, Saint Vincent and the Grenadines, Trinidad and Tobago and Vietnam. (Please note this list is taken directly from the [IRCC website](#) and it is subject to change).

List of Banks offering GIC

1. Bank of Montreal (BMO)
2. TD Canada Trust
3. Canadian Imperial Bank of Commerce (CIBC)
4. Scotiabank
5. RBC Royal Bank
6. HSBC Bank of Canada
7. SBI Canada Bank
8. Simplii Financial



Glossary

Checking Account: It's considered an account you can use every day. When you need to buy gas, grab groceries, or make a bill payment, people generally use their chequing account. Your funds in this account can be easily accessed at an ATM, mobile or in a branch.

Savings Account: A deposit that is designed for saving cash. It is more appropriate for saving goals as it earns interest when money is deposited for an extended period of time.

Interac-e transfer: An electronic payment method of transferring funds between two bank accounts using email and online banking services.

Monthly fees: A fee charged by a financial institution to a customer for utilizing chequing or savings accounts if certain requirements aren't met. This fee is typically withdrawn from your account each month automatically.

Overdraft Protection: It helps cover occasional shortfalls in your chequing account, up to your approved overdraft limit if you have insufficient funds in the account.