



MBA Line of Credit

At ATB Financial we don't think finances should stand in the way of advancing your education, so we've created a custom, market leading line of credit program to support your MBA studies.

If you've been accepted into one of the Haskayne MBA streams (Daytime, Evening or EMBA), and are a Canadian citizen or permanent resident, you can apply for ATB Financial's MBA Line of Credit. You may be qualified for a line of credit up to \$80,000, administered throughout your degree, to help you pay for tuition, books and supplies, and living expenses.

Features and benefits:

- ATB Financial's MBA Financing allows you to **borrow up to \$80,000** if you are a daytime and EMBA student, and **up to \$50,000** if you are an evening MBA student*, upon approved credit. Depending on individual circumstances, a co-borrower may be considered.
- Our **market leading interest rate of Prime Plus 0.5%†** lets you worry less about your payments and focus more on your degree. You will only pay the interest payments on the amount that you use, and you only have to pay the monthly interest payments during your study.
- **You don't have to pay anything if you don't use your line of credit.** There are no annual service fees. We will even set you up with a student account with no monthly fees.
- After your graduation, you can continue to use your Line of Credit until December 31 of the year following your graduation. After that, your remaining balance will be converted into a loan, **amortized for up to 25 years**. The long amortization gives you a flexible repayment option with low monthly payments and doesn't place a burden on your finances. There are no penalties to pay down or pay off your loan early.

Do you want to learn more about MBA Financing? Are you ready to apply?

Let's connect:

Solomon Kousha
Personal Relationship Manager
587-586-1772
skousha@atb.com

Who invests in your future? **We do.**

ATB Financial

* Terms and conditions apply. Subject to credit approval. Please contact us for full details.

† Prime Rate as of February 8, 2016 is 2.70% and is subject to change without notice.