



Introducing QuestMortgage®: The New Way to Mortgage

QuestMortgage® makes buying and owning a home easier and more affordable. With a quick and convenient application, customers can easily apply to get approved online.



BETTERATE™ MORTGAGES

Pay off your mortgage sooner.

QuestMortgage BetterRate™ mortgages offer a great, low rate right from the start.

[SEE ALL RATES](#)

Best prepayment privileges:

- ✓ You can make additional lump sum payments (up to 20% of the original balance at the start of the term, per anniversary year).
- ✓ You can increase mortgage payments at any time (up to 100%).



GET PRE-APPROVED ONLINE IN MINUTES

Easily apply to get pre-approved for a mortgage.

[GET PRE-APPROVED](#)

If you're in the market to buy a home soon, a **pre-approval is a great way to get started**. In minutes, the quick and easy application lets you lock in a great low rate, so you can house-hunt with confidence.



GETTING A MORTGAGE HAS NEVER BEEN EASIER

- 1 Apply online
- 2 Choose terms and rates
- 3 Get approved



REASONS WHY PEOPLE LOVE QUESTMORTGAGE



A BetterRate™ mortgage
No jumping through hoops, just a BetterRate™ mortgage.



A completely online experience
You can complete and access your mortgage application anytime.



Help when you need it
Expert Mortgage Advisors are there when you need them.



WHY CHOOSE A BETTERRATE™ MORTGAGE?



120 day rate hold
Rate guarantee holds the interest rate you receive during your pre-approval application for up to 120 days.



Pay on your own schedule
Choose weekly, bi-weekly, monthly, semi-monthly, weekly accelerated, or bi-weekly accelerated mortgage payments.



PROTECTION FOR YOUR HOME



Optional Creditor insurance from Canada Life™. If something unexpected happens and our customers are unable to make their mortgage payments, optional creditor insurance can help protect themselves and loved ones. [Learn more](#)

"Best prepayment privileges" refers to the amount you can prepay on your original mortgage as compared to the Big Five chartered banks in Canada as advertised on their respective websites, when available and applicable.

Conditions apply: All mortgage applications are subject to meeting QuestMortgage standard credit criteria, residential mortgage standards and maximum permitted loan amounts. All rates are subject to change at any time without notice. Advertised interest rates are for approved QuestMortgage applications that meet qualification conditions and interest rates available at pre-approval may be higher. Available in select markets only.

Pre-approval: Pre-approval may only be available for certain mortgage terms. The purpose of the pre-approval is to hold an interest rate for you that will not be exceeded while the Pre-approval Rate Hold Guarantee is in effect and can only be used if you are approved for a QuestMortgage. Your pre-approved interest rate is subject to the Pre-approval Rate Hold Guarantee, which applies from the time you are pre-approved for a period of up to 120 days, after which this guarantee expires; other conditions may apply. Pre-approval does not provide any form of guarantee that you will be approved for a mortgage. The values and figures shown to you cannot be used as an offer to obtain a mortgage or for the approval of any particular mortgage terms. Your approval for a mortgage or a loan requires additional information and verification, and depends on your circumstances at that time. Therefore, you will still be required to go through the full QuestMortgage application process before you may be approved for a mortgage of any kind.

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