

Discover how wealth is built
in Canada.



Residential Mortgages

December 2018



Personalized solutions to grow your wealth.



Find a Home for Your Residential Mortgage at Wealth One Bank

5 - Year Variable Closed :

3.95%*

3.98%* APR

1 - Year Fixed Closed :

3.59%*

3.71%* APR

2 - Year Fixed Closed :

3.69%*

3.76%* APR

◆ Competitive Mortgage Rates & Terms

- Lock in your mortgage rate with a 90-day rate hold and the ability to borrow up to 95% of the property value.
- Consider bridge financing and acceleration of mortgage payments with weekly, bi-weekly or semi-monthly options.
- Take advantage of the flexibility to make annual lump sum payments of up to 20% of the original mortgage principal and the freedom to increase regular payments once a year by 20% without penalty.

◆ Relevant Solutions

No matter where you are with your borrowing needs, we are here to provide relevant solutions for **new purchases, mortgage transfers and mortgage refinancings.**

* Mortgage Rates are subject to change at any time without notice. The Annual Percentage Rate (APR) is based on a mortgage of \$300,000 with a 25 year amortization and a processing fee of \$335. The actual processing fee may vary.

Build your
wealth from
the ground up.



Mortgage Solutions Tailored for Real Estate Investing

◆ Easy Entry to the Canadian Market

We welcome permanent residents or Canadian citizens for our WealthONE Residential Mortgages. We will consider your business income and your income from China to supplement personal earnings.

◆ Common Sense Lending

Each mortgage application is reviewed by individuals who understand your unique needs. Whether you are self-employed, own your business, building a portfolio of rental properties or looking to refinance, we take the time to understand you.

◆ No Home Too Big or Too Small

We consider homes of all sizes, including condos as small as 375 square feet and we do not apply premium rates for mortgages over \$1 million. Plus, we accept multiple rental properties and there is no cap on the number of units.



Which Mortgage is Right for You?

	Mortgage Type	Description	How does it help you?
INTEREST RATES	Fixed Rate	Your rate is fixed for the term of the mortgage.	You have the peace of mind to know exactly what your interest rate and mortgage payments are during the term of your mortgage.
	Variable Rate	Your rate changes when Wealth One Bank of Canada's prime rate changes.	You are comfortable with interest rate fluctuations.
TERMS	Closed Term	Requires you to make set payments at set times. A closed term does not allow for payout before maturity without penalty.	Interest rates are typically lower for a closed mortgage than for an open mortgage. Prepayment options are available to assist you to pay off your mortgage faster.
	Open Term	Requires you to make set payments at set times. You are allowed to prepay any amount towards your mortgage at any time.	You can payout your mortgage before the end of the term, if you choose to do so, without penalty.

We Speak Your Language

Contact us in the language you are most comfortable with — English, Mandarin, or Cantonese. We will be happy to get you started on your journey to a new home and to assist with your real estate investing needs.

Get in touch, any time.

Contact us and we will arrange to meet with you at your home or office, or at our offices, to discuss your mortgage needs.

Call: 1-866-392-1088

Monday to Friday, 8 am to 8 pm (EST) and Saturday, 10am to 4pm (EST)

Email: help@wealthonecanada.com

