

friendsfamilyfirst

FREQUENTLY ASKED QUESTIONS

Discover the privileges of the Macquarie Friends and Family First Program.

For details on the exclusive Friends and Family First privileges:

Visit MacquarieFinancial.com
Enter promo code: **MACSTAFF**

 MacquarieFinancial.com

Who is eligible for the Friends and Family First Program?

- Macquarie employees
- friends and family of Macquarie employees

What are the benefits of the Friends and Family First Program?

The Friends and Family First Program offers the following special benefits:

- mortgages through Macquarie Financial
 - 0.25% off Macquarie Financial preferred mortgage rates
 - free appraisal on purchases and refinances
- foreign currency transfers through CanadianForex
 - 0.25% off CanadianForex standard client rates
 - no transfer fees

What kind of mortgage can I get with the Friends and Family First Program?

- 1, 3 or 5 year Fixed Rate Mortgages
- 5 year Variable Rate Mortgages
- New to Canada Mortgages
- Self-Employed Mortgages
- Switch Mortgages (transfer from current lender)
- Investment Mortgages

How do I get a Friends and Family First mortgage?

It's as simple as speaking to one of our Friends and Family Mortgage Solutions Specialists. They will answer all your mortgage questions and walk you through the application process.

Just use the following contact information:

Toll Free: 1 877 462 3788

Email: ca-friendsandfamily@macquarie.com

Exclusive mortgage privileges¹:

- 0.25% off Macquarie Financial preferred mortgage rates
- free appraisal on purchases and refinances
- refinance your home with no legal fees²

Exclusive foreign currency transfer privileges:

- 0.25% off CanadianForex standard client rates
- no fees for currency transfers

Mortgages through Macquarie Financial¹:

- easy online application
- dedicated team of Mortgage Solutions Specialists prepared to help you make the most beneficial choices
- fixed and variable rate mortgages
- down payments as low as 5 per cent

Foreign currency transfers through CanadianForex:

- fast transfers; efficient automated systems
- 24-hour online and phone service; convert and transfer whenever it suits you best
- dedicated dealer with years of experience assigned to you
- lock in rates in advance of your transfer; know upfront the amount of money you will receive and the amount you will pay before the transfer
- control and visibility of your transactions

MACQUARIE FINANCIAL
MACQUARIE STAFF PRIVILEGES



Frequently asked questions
(continued)

How much can I borrow?

Before you choose a mortgage, you may have questions such as: How much do I qualify for? What's the most I can afford to pay each month? What happens if I shorten the term? Is there any way I can pay off my mortgage faster?

Macquarie Financial has handy tools designed to help address your concerns. Simply click on the calculator link located on our website or contact one of our Friends and Family Mortgage Solutions Specialists.

What is the longest amortization period I can get with a Macquarie Friends and Family mortgage?

Macquarie Financial offers extended amortization periods of up to 35 years depending on the mortgage and its features.

What are the prepayment privileges available on a Friends and Family mortgage?

Macquarie Financial offers 20/20 prepayment privileges. This means that you can prepay up to 20 per cent of your original mortgage amount each calendar year. You can also increase your monthly, weekly or biweekly mortgage payment by up to 20 per cent each calendar year.

How will the applicant receive documents to complete the application process?

A mortgage commitment (subject to meeting terms and conditions) will be faxed or emailed to the applicant for the required signatures and acceptance of the terms of the mortgage. Once the terms and conditions have been confirmed, the mortgage will be finalized with the assistance of your solicitor.

How do I set up an account for foreign currency transfers through the Friends and Family First Program?

Visit the program website and click on the "Money Transfers" link (under useful information) and proceed through the easy online account set-up process.

You can also call toll free 1 800 680 0750 or email friendsandfamily@canadianforex.ca and mention that you qualify for the Macquarie Friends and Family First Program.

What countries can I send money to?

We can transfer money for you to over 50 currencies and the list continues to grow. For details, visit our website or call our dealers.

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¹ All Macquarie Financial products and their features are subject to change without notice.

² The No-Fee Refinance program does not include: any required independent legal advice, associated borrower penalties, discharge, administration fees or refinances not processed by First Canadian Title.

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