

Macquarie Financial Ltd.

20 Toronto Street, 10<sup>th</sup> Floor  
Toronto, Ontario, M5C 2B8  
Canada

Telephone (416) 861 1315  
Fax (416) 861 8484  
Toll Free 1 877 462 3788  
Internet [www.macquariefinancial.com](http://www.macquariefinancial.com)

## Media Release

# MACQUARIE FINANCIAL INTRODUCES UPFRONT FEE COMMISSION FOR MORTGAGE BROKERS

## Unique Fee Also Rewards Brokers For Renewals



**TORONTO, February 1, 2007** — Macquarie Financial Ltd., one of Canada's most dynamic mortgage lenders, today announced the launch of a unique upfront commission that also rewards mortgage brokers for renewals. The new Macquarie Financial Upfront Fee complements the company's trailer fee commission, known as the Macquarie Financial Trailer Fee, and provides Canadian mortgage brokers with greater choice on their commission options.

Mortgage brokers who deal with Macquarie Financial now have the flexibility to manage their cash flow by selecting the compensation option that suits them best for each mortgage they finalize. Brokers can choose between an upfront – or front-end – fee and a trailer fee which pays out annually over the life of the loan.

As a champion of trailer fee commissions, Macquarie Financial wanted to ensure that its new Upfront Fee would also compensate brokers for maintaining client relationships by paying a commission on renewals. Unlike its competitors, Macquarie Financial rewards brokers for renewals by paying a straightforward renewal fee, as well as trailer fees, on both its Upfront Fee and Trailer Fee commission options.

Grant MacKenzie, Chief Executive Officer, Macquarie Financial said, "Macquarie Financial is committed to building long-term relationships with mortgage brokers by offering the best compensation options in the industry. We also respect and support the relationships between the brokers and their clients. Many mortgage lenders simply pay brokers for the mortgage referral, so the borrower in effect becomes the lender's client. We're different, because we want brokers to keep their clients over the long-term and we reward them for doing so."

For some brokers, the Macquarie Financial Trailer Fee remains the best compensation option because they receive an origination fee as well as an annual payout over the loan period. Other brokers prefer to receive an upfront fee when they finalize the mortgage deal, rather than waiting for payment over a number of years. Since the choice of compensation from Macquarie Financial for each mortgage deal is up to the individual broker, a broker's commissions could come from trailer fees only, upfront fees only, or a combination of both.

Macquarie Financial Ltd. is not an authorized deposit-taking institution for the purposes of the Banking Act (Commonwealth of Australia) 1959, and Macquarie Financial Ltd.'s obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Financial Ltd.

For more information about the Macquarie Financial commission options, mortgage brokers can call the company's toll-free customer service number at 1-877-462-3788 or email [MFbrokercomp@macquarie.com](mailto:MFbrokercomp@macquarie.com).

### **About Macquarie Financial Ltd**

Macquarie Financial Ltd. is a member of the Macquarie Group and is headquartered in Toronto, with additional offices in Vancouver, Calgary and Montreal. Macquarie Financial has close to 100 employees across Canada.

The Macquarie Group (Macquarie) is a diversified international provider of specialist financial and investment banking services around the world. Macquarie employs over 9,400 people in 24 countries. Headquartered in Sydney, Australia, Macquarie comprises Macquarie Bank Limited (MBL), the leading Australian investment bank and its subsidiaries and affiliates worldwide. MBL listed on the Australian Stock Exchange in 1996.

Macquarie Mortgages operates in Australia, the United States and Italy and specializes in the manufacture, distribution, funding and securitization of mortgage solutions.

For more information about Macquarie Financial, visit the website at [www.macquariefinancial.com](http://www.macquariefinancial.com)

-30-

### **Media enquiries:**

#### **Anita Boudreau**

Boudreau & Associates Inc.  
Tel: 416 588 0552

#### **Jodi Cassidy**

Macquarie Financial Ltd.  
Tel: 416 861 1315, ext. 266

Macquarie Financial Ltd. is not an authorized deposit-taking institution for the purposes of the Banking Act (Commonwealth of Australia) 1959, and Macquarie Financial Ltd.'s obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Financial Ltd.