



Valueland Mortgages
Always Low Rates

Rate Guarantee and Match Policy

Three more great reasons to arrange a mortgage at Valueland.

Valueland Mortgages strives to offer you the lowest mortgage rates possible. We want you to have confidence in Valueland for obtaining the best mortgages through our excellent professional services.

1. **General:** When you apply your mortgage through Valueland, your rate will be guaranteed to be the lowest within the lender's rate guarantee period for your chosen mortgage product. This rate hold period can range from 30 to 120 days depending on the lender or whether it is a promotional offer.
2. **New Applications:** If you are about to arrange your mortgage with Valueland and discover a lower advertised rate currently offered by a competitor for the same mortgage product from the same lender, advise us on application and we shall match the rate from the same lender or a different lender.
3. **Existing Applications:** If you have already applied your mortgage with Valueland and have discovered a lower rate currently offered by a competitor on the same mortgage product, let us know and we shall match the rate from the same lender or a different lender.

Other conditions:

1. **Rate Match @ Valueland®** applies only to the lenders that Valueland represents. You must qualify for the mortgage from the lender(s) by the lender's lending criteria. Only written rate offers from competitors are valid for the rate match.
2. Rate match may include payments or rebates to you such as legal fee, discharge fee, appraisal fee or cash rebates. The total cost of borrowing should be used to assess the rate match.
3. Competitive offers or rates must be valid until the closing date of your mortgage. In the unusual event Valueland cannot honour the match, you will be given the opportunity to withdraw your application.

(Rate Match @ Valueland is effective from January 14, 2009 and is subject to change without notice.)