



Who is nesto?

nesto, Canada's first digital mortgage lender, is on a mission to provide a positive, **transparent**, and streamlined home financing experience. Its goal is to help every Canadian achieve homeownership by offering the best mortgage solutions available—unbiased and **commission-free**—so clients can secure their biggest financial investment with confidence.

With nesto, you're in good hands

- ✓ Over **450,000+** Canadians helped.
- ✓ **Billions of dollars** in mortgage loans processed each year.
- ✓ A team of over **300 mortgage experts** ready to assist you.

Why choose nesto?

- ✓ **Low rates from the start, guaranteed**— The lowest rate upfront, every time.
- ✓ **Unbiased advice**— At nesto, advisors don't earn commissions, so they always recommend the best product based on your needs.
- ✓ **A simplified experience from start to finish**— A user-friendly online platform to track your mortgage from application to funding.

A strategic partnership to better serve you

Thanks to our partnership, you gain privileged access to the best mortgage solutions from nesto while benefiting from the personalized guidance of your financial advisor. This partnership ensures that your financing aligns with your overall financial strategy, providing security and optimized loan structuring tailored to your needs.

Steps to get your mortgage with nesto

1 Talk to your financial advisor

Before moving forward, take the time to share your interest with your financial advisor.

2 Our advisors will contact you

Receive expert guidance and support throughout the process to secure the best mortgage rate.

3 Create your mortgage plan and apply

Work with your dedicated advisor to complete and submit your application, and nesto will handle the rest.

With this approach, you receive comprehensive support—combining the expertise of your financial advisor with the best mortgage solutions on the market, thanks to our partnership with nesto.