

# Mortgage Loan

*Chameleon* Integrated  
Financing Plan

Unlock your  
property value  
to finance  
your projects



**La Capitale**  
Financial Group





*Chameleon* Integrated Financing Plan

## Make the most of your home's equity

The La Capitale *Chameleon* Integrated Financing Plan allows you to meet all your financing needs with a line of credit. In short, it gives you access to cash so you can realize more of your projects.

## What exactly is the *Chameleon* Integrated Financing Plan?

In essence, it is a highly flexible financing method that allows you, as a homeowner, to take advantage of the equity of your home and consolidate all of your financing needs into a line of credit. You thus get **quick** and **easy** access to cash so you can realize multiple projects, all while enjoying a highly **attractive** interest rate.

Your credit limit is based on a percentage not exceeding 80% of the value of your home and is secured by it. This distinctive line of credit in the form of a main account is offered to you at **La Capitale's prime rate**. When you need cash, simply use your main account. If, however, you prefer to avoid prime rate fluctuations or you wish to manage your loans separately, this plan lets you create optional financing accounts at any time. This way, you can diversify your interest rates and payment periods according to what suits you.

## Benefits of the *Chameleon* Integrated Financing Plan

### **TIME SAVINGS**

Get quick access to cash, at any time, without having to apply for a new loan. Thanks to the *Chameleon* Plan, your projects come to life faster.

### **MONEY SAVINGS**

Take advantage of the *Chameleon* plan's interest rate, which is lower than other lines of credit and credit cards. In addition, if you have a credit balance in your main account, La Capitale pays you interest on it.

### **SIMPLICITY**

View your statement any time in the Client Centre at [lacapitale.com/clientcentre](http://lacapitale.com/clientcentre). At a glance, you see the global picture of your financial situation.

### **OPTIONS**

Let your budget determine how you will reimburse your loans. No more fixed payments!

### **CONVENIENCE**

Conduct your transactions and transfers, view your account balance, and much more—all in our completely secure online Client Centre.

### **FLEXIBILITY**

Take advantage of the opportunity to borrow against your home's equity without having to go through a notary.

*Chameleon sets you free!*

## Source of financing that's unique and has many uses!

*Chameleon* gives you the opportunity to realize your dreams when you want to by taking advantage of the credit you already possess.

- Buy a cottage, boat or RV
- Renovate your home
- Invest
- Travel
- Pay off credit card debt
- Max out your RRSPs
- Fund your children's education

*The possibilities are endless!*

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## How does *Chameleon* work?

You can simply use your prime rate line of credit for all your financing needs. Alternatively, if you prefer to manage your loans separately, you can create optional financing accounts as in the following example:

Value of the home†	\$200,000
<b>Credit limit</b> (80% × \$200,000)	\$160,000
<b>Main account</b> Boat loan	\$30,000
<b>Closed fixed interest rate account</b> Mortgage loan	\$50,000
<b>Reimbursable fixed interest rate account</b> Vehicle loan	\$10,000
<b>Variable credit account</b> Renovation loan	\$5,000
<b>Total credit used</b> Sum of all accounts ( $\$30,000 + \$50,000 + \$10,000 + \$5,000$ )	<b>\$95,000</b>
<b>AVAILABLE CREDIT</b> Credit limit – Credit used ( $\$160,000 - \$95,000$ )	<b>\$65,000</b>

† Value retained for financing purposes.



## Easy access!

Carry out your transactions in the peace and comfort of your own home using the online **Client Centre** on our website, **lacapitale.com**, or by calling our Customer Service department at **1 877 835-7738**.

No need to transfer your bank accounts! *Chameleon* is designed to be used with the financial institutions of your choice and is **completely secure**.

## Is *Chameleon* right for me?

If it's important to you to be in full control of your personal finances while saving time and money, *Chameleon* is without a doubt an excellent financing option for you. As the name suggests, *Chameleon* is designed to shift to fit your needs, whether you have an investor profile that's aggressive, moderate or conservative.

### ELIGIBILITY CRITERIA

- Your home must serve as collateral. Eligibility is based on a first mortgage for a building of four housing units or fewer.
- The authorized credit limit must not exceed 80% of your home's value (value retained for financing purposes.)
- Acceptance is subject to set standards and credit approval.



### MAIN FUNCTIONS AVAILABLE TO YOU ONLINE

- View your balance, available credit and credit limit
- View deposits and withdrawals
- Transfer funds between accounts
- Transfer funds between financial institutions
- Add a new bank account
- Display transactions for a given period
- Add a *Chameleon* account
- View your monthly statement
- View your tax reserve



Guided by the values of mutualism on which it was founded, La Capitale works with people to build, protect and value what they feel counts for their financial security.

**To find out more about the numerous benefits associated with La Capitale's products, contact us or visit our website.**

**[lacapitale.com](http://lacapitale.com)**