

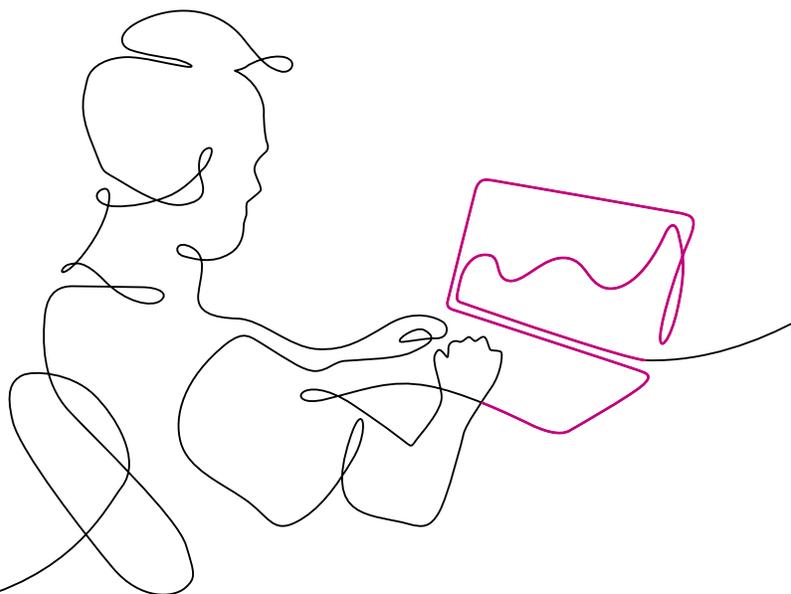
Relentless goals require a platform that's all-in.

QTRADE

At Qtrade Direct Investing[®], we're more than an online direct investing platform; we're your partner in financial success. For over 25 years, we've been the trusted partner of Canadian Credit Unions, empowering investors with cutting-edge tools and insights needed to excel in today's dynamic market.

Why choose Qtrade?

- \$0 trades on equities, mutual funds, and ETFs
- Advanced research tools: access powerful tools to spark and refine your investment ideas.
- Innovative options lab: user-friendly tools to guide both novice and seasoned options investors.
- Diverse investment options: grow your wealth with a wide range of products and account types
- Competitive margin rates: benefit from some of the industry's most attractive margin interest rates.
- Comprehensive learning resources: explore an extensive library of educational content and webinars.
- And much more!



Investment options

Stocks, Exchange Traded Funds (ETFs), options, mutual funds, bonds, GICs, high interest savings accounts.

Account types

Choose from cash, margin, RRSP, TFSA, FHSA, RRIF, RESP, U.S dollar accounts, and more.

Get started

Consult your credit union advisor to open an account or visit your credit union's website to access the Qtrade Direct Investing link and complete the online application.

Open your account online in minutes

Apply effortlessly without printing or mailing forms.

Fund your account

Choose from Interac e-Transfer®, electronic funds transfer, bill payment, or transfer assets from another financial institution.

Begin investing

Leverage our tools, resources, and support to shape your financial future.

Transfer fee reimbursement

Transfer at least \$15,000 in cash or investments from another institution, and Qtrade will cover up to \$150 in transfer fees per account.

Online application process is easy

- Investors must enter personal details and select an account type, then scan their ID or passport and take a selfie to complete Qtrade's digital identity verification.
- They will then complete and digitally sign the client agreements to finalize the process.
- Upon account activation, they will receive a welcome email.
- There are no minimum account requirements, allowing investors to start with any investment amount.

What investors need to get started

- Government issued ID
- Social Insurance Number
- Details of their income, assets and net worth



Have questions?

Contact Your Credit Union Representative

Email Us at
infodirectinvesting@qtrade.ca

Call Qtrade Direct Investing at
1-877-787-2330