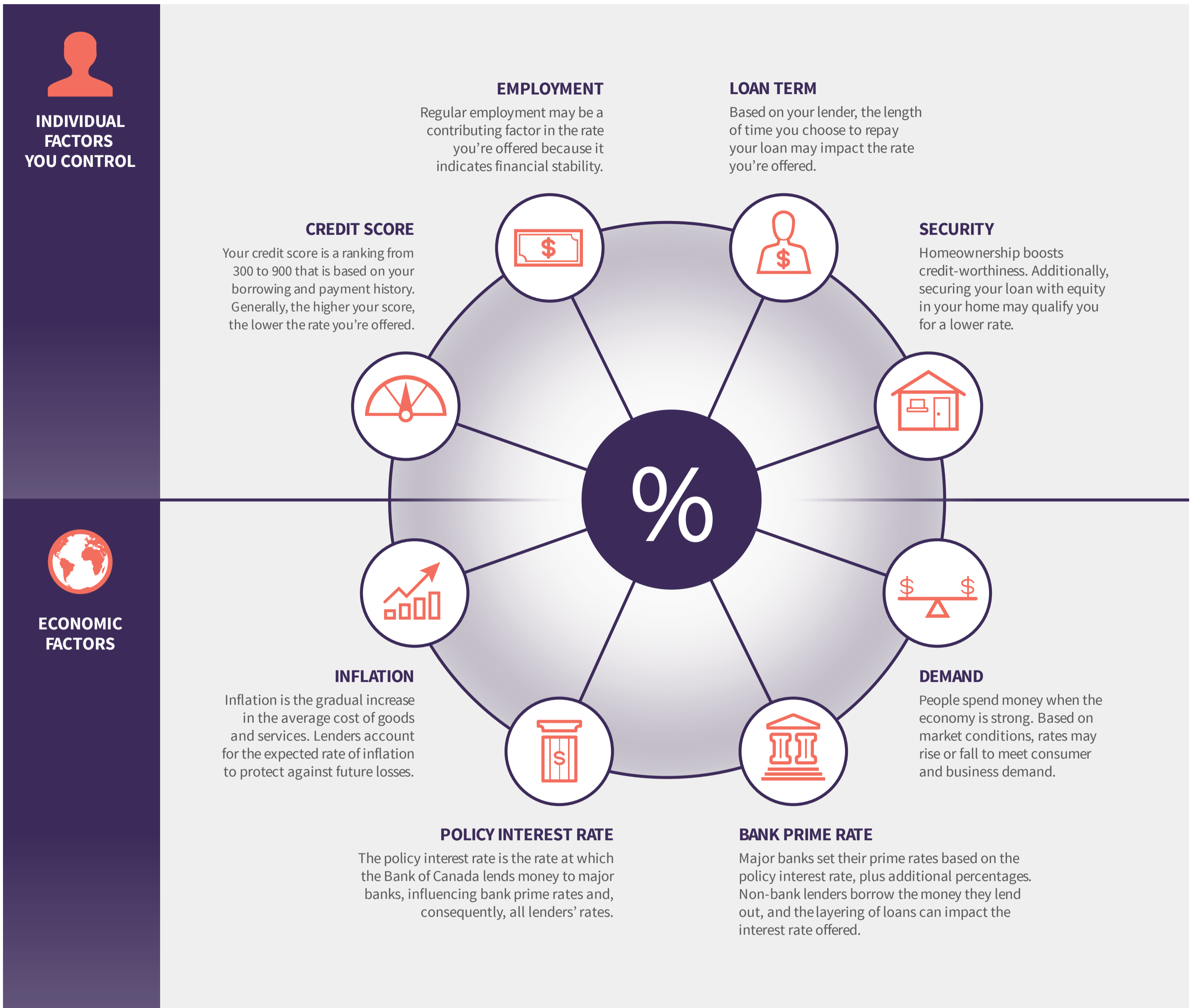


How are interest rates calculated?

The interest rate you're offered when you apply for a loan is based on many related factors. Some factors are within your personal control, like your credit score or the loan solution you choose. Others depend on external conditions like inflation. Together, the internal and external factors impact the interest rate you receive.



WHAT CAN I DO TO GET THE BEST RATE?

Building strong financial habits can rebuild or improve credit over time and increase lenders' trust in you. Following these tips can help you get the best possible rate.

- KEEP CREDIT AVAILABLE**
Use less than 25% of available credit to show you're able to manage credit limits
- LIMIT CREDIT REPORT INQUIRIES**
Too many creditor inquiries may impact your credit score
- INCREASE MINIMUM PAYMENTS**
Pay more than the minimum to show you're proactively managing debt
- CONSIDER DEBT CONSOLIDATION**
Help rebuild credit when faced with multiple bills and simplify your finances

A Fairstone Lending Specialist will work with you to find a loan solution and interest rate that's right for you. Apply online at FairstoneCanada.ca, visit your local branch or call 800-995-2274 to get started today.