



Creditloans Canada Financing Announces Private Bond Offering

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VANCOUVER, BRITISH COLUMBIA – November 19, 2014 - **Creditloans Canada Capital, Inc.** ("Creditloans" or the "Corporation") is pleased to announce it has arranged a private placement (the "Offering") of subordinated, secured bonds with selectable 1, 3 and 5 year terms. The terms have been set as follows:

- The Bonds will be offered on a continual basis with a target issue size of CAD \$10 million;
- Bond price has been set at CAD \$500 per bond
- The coupon rates are as below, on a per annum basis and payable monthly in arrears:
 - Senior bonds 7% for 1 year, 8% for 3 year and 9% for 5 year terms
 - Junior bonds 12% for 1 year, 13% for 3 year and 14% for 5 year terms.

The net proceeds of the Offering will be used by the Corporation solely for the purposes of financing Creditloans Canada Financing's ("CLC Financing") consumer lending business, including for funding loans to its customers and for working capital and other general corporate purposes not in contravention of any requirement of law, including to repay its operating credit facility.

"We are very encouraged by the initial response to this Offering and are looking forward to rapidly growing our consumer lending business," commented Creditloans President and CEO, Ali Pourdad. "Through our first 18 months of operations, CLC Financing has enjoyed strong financial performance and we are pleased that Canadian investors now have the opportunity to share in our vision to assist their fellow Canadians with a second chance at credit. With our proprietary technology system and key personnel in place, we are well positioned to accelerate the growth in our consumer loan book in an ethically responsible manner."

This news release contains forward-looking statements. These statements relate to future events or the Corporation's future performance. All statements other than statements of historical fact are forward-looking statements. Forward-looking statements are often, but not always, identified by the use of words such as "may", "will", "should", "expect", "plan", "anticipate", "believe", "estimate", "predict", "potential", "targeting", "intend", "could", "might", "continue", or the negative of these terms or other comparable terminology. These statements are only predictions. In addition, this Offering Memorandum may contain forward-looking statements attributed to third party industry sources. Undue reliance should not be placed on these forward-looking statements as there can be no assurance that the plans, intentions or expectations upon which they are based will occur. By its nature, forward-looking information involves numerous assumptions, known and unknown risks and uncertainties, both general and specific, that contribute to the possibility that the predictions, forecasts, projections and other forward-looking statements will not occur and may cause actual results or events to differ materially from those anticipated in such forward-looking statements. The forward-looking statements contained in this Offering Memorandum are expressly qualified by this cautionary statement. The Corporation is not under any duty to update any of the forward-looking statements after the date of this Offering Memorandum to conform such statements to actual results or to changes in the Corporation's expectations except as otherwise required by applicable legislation.

Company Profile

CLC Financing is a Canadian consumer finance lender incorporated in January 2013 under the BCA. CLC Financing's head office is located at 1151 West 8th Avenue - 4th Floor, Vancouver, BC V6H 1C5. CLC Financing currently offers



unsecured consumer loans to credit challenged borrowers across Canada under the brand urLoan™ through www.urloan.com, and introducing in Q4-2014, progressa™ through www.progressa.com. In the future, CLC Financing may begin offering other consumer finance products such as car loans, mortgages, credit cards, lines of credit and other related products.

ON BEHALF OF THE BOARD OF DIRECTORS

*Ali Pourdad, CA, CPA
Chief Executive Officer*

CONTACT INFORMATION

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