

OAKEN FINANCIAL'S NEW STORES AIM TO EDUCATE, INSPIRE AND ENGAGE

Toronto and Calgary locations take a personalized approach to helping Canadians plant for their future

FOR IMMEDIATE RELEASE

Toronto, June 26, 2015 – Oaken Financial has broadened its service offering with the opening of two stores. The first launched this spring in the heart of Toronto's financial district, and the second is opening on Monday, June 29 in downtown Calgary. Both of these locations offer an experience completely different from that of a typical bank branch, replacing a teller-based model with one that is dedicated to discussion and collaboration.

"We wanted to introduce spaces where anyone can come in and chat with a knowledgeable Oaken advisor over a cup of coffee, and leave feeling more educated, inspired and engaged than when they arrived," said Benjy Katchen, Senior Vice President of Oaken Financial.

The newly-created stores are a combination of modern design, relaxed ambiance, and interactive technology developed specifically to achieve those aims. "They are progressive financial services spaces that will allow us to deliver information, solutions, and service in an authentic way that's completely in tune with people's needs. We've created a new kind of financial services store for the 21st century."

The stores are a strong reflection of the Oaken brand itself, not only visually, but also in terms of its core values. "Oaken is all about uncomplicated, straightforward savings—no gimmicks, no complicated fine print, and no monthly fees. Just the same great rates for everyone, and putting the customer in control of their own finances," said Katchen. "Our goal is to help the public see things in a different way, especially those who continually save with their current bank largely out of habit."

The Toronto store is open between 8:30am and 5:00pm, Monday to Friday in the underground PATH network at 145 King Street West. The Calgary store, located in the beltline at 517-10th Ave. SW, will be open from 10:00am to 6:00pm, Monday to Thursday, and 10:00am to 7:00pm on Fridays. Both stores are dual-purpose spaces—available to non-profit groups and similar organizations free of charge for fundraising events held outside of business hours—providing Oaken with a way to give back to its communities.

About Oaken Financial

Oaken Financial was launched by Home Trust in 2013 to offer Canadians a competitive alternative to manage their savings independently, featuring some of the highest savings rates available with no monthly fees. Oaken Financial is a trademark of Home Trust, which is a member of the Canada Deposit Insurance Corporation (CDIC). As well as the stores in Toronto and Calgary, Oaken also has

office locations in Halifax and Vancouver, and also provides customer service across the country online and by phone. The name Oaken was carefully selected to represent the values of strength, stability and security.

About Home Capital and Home Trust

Home Capital Group Inc. is a public company, traded on the Toronto Stock Exchange (HCG), operating through its principal subsidiary, Home Trust Company. Home Trust is a federally regulated trust company offering deposits, residential and non-residential mortgage lending, securitization of insured residential first mortgage products, consumer lending and credit card services. Licensed to conduct business across Canada, Home Trust has offices in Ontario, Alberta, British Columbia, Nova Scotia, Quebec and Manitoba.

For more information, to book an interview with an Oaken Financial representative, or to reserve the space for a community event, please contact:

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