



HOME TRUST LAUNCHES ITS DIRECT TO CONSUMER BRAND: OAKEN FINANCIAL

A Competitive Alternative for Canadians to Manage Their Savings Independently

TORONTO, ON - December 11 , 2013 – Home Trust, a wholly owned subsidiary of Home Capital Group Inc. (TSX:HCG), has launched a new direct to consumer brand, **Oaken Financial**, offering a line of consumer deposit products, including Guaranteed Investment Certificates (GICs) and a new Oaken Savings Account.

Home Trust is a member of Canada Deposit Insurance Corporation (CDIC), and Oaken Financial is a trademark of Home Trust. All Oaken deposits are issued by Home Trust and insured up to the applicable limits.

The Oaken Savings Account offers a competitive daily interest rate (currently 1.65%), no monthly fees, no transaction limits and requires no minimum balance. In addition, customers can easily transfer money to and from accounts at other Canadian financial institutions.

Oaken Financial also offers a competitive suite of non-registered GICs to personal and commercial customers, and registered plans that include RSPs, TFSAs and RIFs.

“The introduction of Oaken is part of Home Trust’s efforts to provide customers with a secure alternative to managing their savings independently,” said Martin Reid, President, Home Trust. “We want to offer our customers choice, respect and simplicity. Consumers today are also looking for better value and Oaken Financial offers some of the best rates in Canada,” he added.

The transition from Home Trust to Oaken will be seamless for existing direct deposit customers. Information is available online at www.oaken.com, by phone at 1-855-OAKEN-22 (625-3622), and at branch offices in Toronto, Vancouver, Calgary and Halifax.

In early 2014, Oaken will introduce online banking, which will allow customers to view their deposit and savings account information anytime, transfer money to and from other financial institutions, and easily monitor balances and transactions in their Oaken accounts.

For more information about Oaken Financial, visit www.oaken.com. Oaken is also on Facebook: [facebook.com/OakenFinancial](https://www.facebook.com/OakenFinancial) and Twitter: [@oakenfinancial](https://twitter.com/oakenfinancial).

About Home Capital Group Inc. 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, Visa and payment card services. Licensed to conduct business across Canada, Home Trust has offices in Ontario, Alberta, British Columbia, Nova Scotia, Quebec and Manitoba. Oaken Financial is a trademark of Home Trust. All rights reserved. Home Trust is a member of CDIC. Visit www.homecapital.com and www.hometrusted.ca.

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