

ACCORD FINANCIAL CORP.

Accord Launches Innovative Small Business Lending Program

Toronto, ON – November 24, 2015: Accord Financial Corp. (“Accord”) (TSX:ACD) today announced the launch of AccordAccess, a unique online lending program aimed at financing growth for small and medium-sized businesses across Canada. AccordAccess is a fast, flexible working capital solution that provides unsecured loans of up to \$75,000 to qualified companies.

“Small businesses face a tough time borrowing from Canada’s banks and credit unions, with credit hurdles and lengthy timelines screening out even prime quality companies. Accord is stepping in to fill the gap,” explains Tom Henderson, President. “This innovative program leverages our nearly forty years of experience supporting this vital part of the economy.”

AccordAccess simplifies the entire borrowing cycle, processing applications in real time through www.accordaccess.com, and delivering funds to approved clients within twenty-four hours. Loan terms are tailored to each client, with a repayment cycle extending up to eighteen months. The program aims to help entrepreneurs take advantage of growth opportunities or manage successfully through challenging times.

AccordAccess is enabled by technology but the program is driven by Accord's experienced people. “Technology makes us faster, but we don’t plan to entrust our valuable client relationships to a computer,” says James Jang, General Manager. The program is also available through independent leasing brokers and other financial professionals, adding another layer of personal service.

“Several US-based lenders have entered Canada recently, but they seem focused on high risk borrowers – companies with few options available,” adds Mr. Jang. “In contrast, AccordAccess is designed to serve creditworthy companies looking to seize opportunity and drive growth. Several local start-ups have also launched in recent months, but none offer the level of experience, understanding and transparency of Accord Financial.”

Accord also has a unique ability to serve clients as their business grows. AccordAccess is an entry point to Accord’s broad suite of financing solutions – as clients evolve and grow Accord can offer support along the way with equipment finance, flexible inventory finance, and larger asset-based loans. Most online lenders simply don’t have these capabilities.

“This is a natural step for Accord. All the building blocks are here – deep experience, innovative technology and dependable capital – we put it all together to become the leading source of quick working capital,” adds Mr. Henderson. “Access to capital has never been easier.”

About Accord Financial Corp.

Accord Financial Corp. is a leading North American finance company providing distinctive working capital solutions to companies from coast to coast. Accord’s flexible finance programs cover the full spectrum of asset-based lending, from factoring and inventory finance, to equipment leasing and trade finance. For 38 years Accord has helped businesses manage their cash flows and maximize financial opportunities – keeping business liquid.



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