CreditMarketing.ca

Affiliate Quick-Start Guide

Canada's largest loan affiliate network · Personal loans, auto loans & debt relief

STEP 1

Create your account

Apply at creditmarketing.ca/register, then log in at creditmarketing.ca/login.

STEP 2

Set up tracking

Grab your links, add sub-IDs, and configure our universal S2S postback for real-time CPL reporting. 30-day cookies. API & iFrame white-label available.

STEP 3

Get your ads approved

Send us your creatives and copy **before you launch**. We review fast and flag anything that would cost you commissions.

THE THREE OFFERS

Personal Loans

Multiple brands — CompareHub, SparkCredit, Prêts Québec (FR) and more. All lead to the same user flow. Full list in your dashboard.

PAYOUT	**CPL + CPF (cost per funded loan)**
RANGE	Typically **$5–$20** per lead by quality; up to **$400** on the strongest funded loans
QUALIFY	Age of majority · $1,500+ monthly income · Employed or steady income

Partial leads still pay. Once a user passes SMS verification, the lead is stored and auto-matched to lenders after 15 minutes — even if they never finish the form.

Auto Loans

myautoapproval.ca — national sub-prime and near-prime dealer network.

PAYOUT	**CPL only — varies by province**
RANGE	Roughly **$30–$90** per lead depending on province and lead quality
QUALIFY	$1,800+ monthly income · 3+ months at job · 3+ months at address · PR or citizen

Dealers pull credit and assess affordability first. Never advertise monthly payments or APR figures, and never claim applying won't affect a credit score — misleading ads get leads returned.

Debt Relief

debtrehabcanada.ca — our primary debt relief brand.

PAYOUT	**CPL only — tiered by debt level**
RANGE	Higher debt balances earn a higher CPL. Ask your manager for the current tier sheet.
QUALIFY	**$10,000 minimum in unsecured debt** — this is the qualifier that matters most. All provinces.

Position the offer as **lowering monthly debt payments**, not erasing or wiping out debt. Never imply this is a government program.

What actually gets funded — use this in your loan creative

From our study of roughly 500,000 Loans Canada applications in early 2026. Lenders fund predictability, not prosperity.

Direct deposit is the biggest lever. Applicants paid by direct deposit are ~93% more likely to be funded. Make it a pre-qualifying question.

Fair credit beats great credit. The 550–700 band converts better than 700+, who often only rate-shop. Don't chase prime.

Anchor at $5,000–$10,000. Requests under $10k fund above average; odds slide above it. "Up to $50,000" pulls weaker intent.

Steady beats large. How someone earns predicts funding better than how much. Use "steady, regular income," not "high income."

An active file converts. Applicants with $0 or thin debt fund ~49% below average. Debt-consolidation angles reach people who follow through.

Homeownership is a bonus, not a flag. Homeowners fund ~29% better overall, but the lift depends on income type.

COMPLIANCE & TRAFFIC

- **Never present yourself as one of our brands.** Loans Canada, CompareHub, MyAutoApproval, Prêts Québec, DebtRehab Canada — all messaging must make clear it comes from a third-party affiliate.
- **Email and SMS must be CASL-compliant.** Proper consent, sender identification and unsubscribe on every send.
- **No misleading claims.** No "everybody qualifies," no implied government programs, no unfounded promises. This is grounds for account termination.
- **Traffic sources:** virtually all accepted — social & SMM, native, display, referral, CASL-compliant email and SMS, and search. One carve-out: Google/Search traffic cannot be sent to Loans Canada or Prêts Québec domains. Non-redirect links are available for SEM.
- **Full checklist:** creditmarketing.ca/p/docs/compliance-checklist (login required)

For additional details, see our full offer guide:
creditmarketing.ca/canva/offer-guide

BEFORE YOU LAUNCH

We review all ads and copy before you go live. Send your creatives, landing pages and email/SMS templates to your account manager first — it protects your commissions and keeps your account in good standing.

GETTING PAID

- **Terms:** net 15 for your first month. After that we can discuss semi-monthly payouts.
- **Methods:** EFT, wire transfer or PayPal.
- **All three offers are revenue-share based** — your payout scales with what the lead earns downstream, so quality compounds.

YOUR ACCOUNT MANAGER

Email: partners@creditmarketing.ca

Telegram: @CrisRavazzano

Payout figures are indicative and revenue-share dependent; actual commissions vary by lead quality, province, debt level and downstream lender performance. Funding statistics describe relative patterns across roughly 500,000 Loans Canada applications in early 2026 and are not guaranteed outcomes or approval rates. Use these findings for messaging and lead scoring only — credit and loan campaigns fall under Special Ad Category rules on Meta and similar platforms. © 2012–2026 CreditMarketing.ca