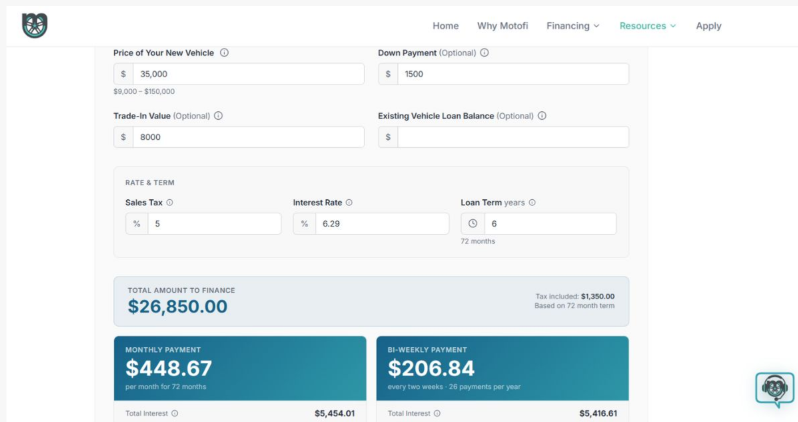
More Canadians Are Ditching the Dealership. Auto Brokers Are the Reason Why.

Motofi gives Canadian drivers access to every lender and every vehicle, so they never have to walk into a dealership uninformed again.



Motofi's free auto payment calculator helps Canadians verify their numbers and understand what they should expect to pay.

EDMONTON, ALBERTA, CANADA, July 8, 2026 /EINPresswire.com/ -- For years, buying a vehicle in Canada meant walking into a dealership, sitting across from a salesperson, and hoping for the best. Most Canadians had no way of knowing whether the rate they were offered was competitive, whether a different lender would have approved them for more, or whether the vehicle on that lot was actually the right fit for their situation. They simply did not have access to that information.

Motofi is changing that.

> Nobody has ever taken the time to actually explain my credit situation to me like that before. They also sent me the $250 they promised even though the deal didn't go through.”
>
> *Amelia James*

As a Canadian auto brokerage with deep roots in the country's lending and automotive landscape, Motofi works exclusively on behalf of the buyer. Rather than being tied to one dealership's inventory or one lender's approval criteria, Motofi accesses the full market, comparing lenders, rates, approvals, and vehicles simultaneously to find the option that genuinely fits each client's financial profile and goals.

The Broker Advantage: Every Lender. Every Vehicle.

A traditional dealership works with a limited set of lenders and a fixed inventory. A client who walks in and gets approved has no way of knowing whether a competing lender would have offered a significantly better rate. That gap costs Canadians real money every day.

Motofi closes that gap entirely. By shopping the full market on behalf of each client, Motofi ensures that no better option gets missed. The result is better approvals, better rates, better trade-in value, and a vehicle selection that is not limited to whatever happens to be on one lot.

Know Your Payment Before You Walk In

For Canadians who prefer to handle their own shopping, Motofi has built a free auto payment calculator available at motofi.ca/loan-calculator. No account required. No personal information needed. Any Canadian can use it to estimate their monthly payment and verify that the numbers they are being given at the dealership actually add up.

Walking into a dealership already knowing that number changes everything. It removes the guesswork and makes it significantly harder for anyone to present an inflated figure without the buyer knowing the difference.

"We built that tool because we believe every Canadian deserves to walk in informed," said a Motofi spokesperson. "Even if they never work with us, they should have that."

No Pressure. No Obligation. Just Answers.

Motofi offers a full market review to any Canadian, whether they are actively shopping or simply curious about where they stand. The review covers current credit position, what lenders would offer today, and whether a better opportunity exists in the market.

If the answer is that a client is already in the best possible position, Motofi will say so. There is no pressure, no pitch, and no reason to act unless the numbers genuinely make sense.

The Approval Guarantee

For Canadians with limited or challenged credit, Motofi backs its process with a guarantee that is nearly unheard of in this industry. Clients who meet all of the following criteria are fully covered: Canadian citizen or permanent resident, living in any city or town in Canada, employed at their current job for at least three months, earning a minimum of $2,500 per month, and carrying fewer than two repossessions on record.

If every condition is met and Motofi still cannot secure an approval, they send the client $250. They also sit down with that client and walk through exactly what is affecting their credit, what needs to change, and the specific steps to get there. The client leaves with money in their pocket and a clear roadmap forward.

"That is how confident we are," the spokesperson added. "And on the rare occasion we come up short, we make sure that client is better off for having come to us."
To get a free market review, use the payment calculator, or start an application, visit motofi.ca,

email drive@motofi.ca, or call +1 (587) 900-0095.

About Motofi

Motofi is a Canadian auto brokerage helping drivers across Canada get the best approval based on their credit and find the vehicle they want by accessing every lender and every vehicle. Learn more at motofi.ca

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