

4 High-Return P2P Lending Platforms For Canadian Investors

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Over the past few years, the P2P lending world has developed drastically. An increasing amount of investors have opened their eyes to P2P lending as an investment. Some use it as a way to diversify their overall investment portfolio, and others use it as a way to get more passive income. As more people are starting to invest in P2P loans, even more, investment opportunities are presenting themselves. This means that countless opportunities are now just waiting for aspiring P2P lenders.

But compared to many areas, such as the US and Europe, there are actually not that many Canadian P2P platforms on the market – yet. This may be due to the fact that there are only a few, but very large, companies in the Canadian financial markets. Therefore, it may be harder for new fintech companies to gain traction in Canada. At the same time, there are also a number of other factors that have made the P2P lending industry more attractive in other countries than Canada.

Therefore, you will only find one pure Canadian P2P lending platform in this list. However, the other platforms are major global platforms that have done a really good job in the P2P industry. So do not shy away from using them just because they are not Canadian – because they are actually really good.

1. Mintos



Mintos is a P2P marketplace that connects loan originators with investors. At the time of writing, investors receive an average return of 12.10% on the platform by investing in a wide range of loan types.

The platform originates from Latvia, but due to its huge popularity, it has ended up being a globally recognized P2P platform. Mintos has already reached its first 150,000 investors. However, despite their high growth the platform has still managed to keep their returns high. Mintos is extremely scalable since they do not offer the loans themselves, but do so via loan originators. So they'll probably not run out of loans in any near future.

One of the biggest contributing factors for Mintos success is probably due to the fact that they have repeatedly shown that they want to create the best platform for their investors. Among other things, they give investors a great deal of insight into where their loans originate from and what the risk is on the platform.

Want to learn more about Mintos? Then [read this review](#).

2. Lending Loop



If you are looking for a pure Canadian P2P lending platform, then look no further than Lending Loop. This Canadian P2P platform focuses on loans to small Canadian companies. On the platform, you can thus support smaller Canadian companies while you yourself earn a monthly fixed-income.

Since Lending Loop was founded in 2014, it has shown strong growth. About 10,000 investors have already lent money on their platform – and the return is not bad either. With Lending Loops balanced auto-plan you can get an estimated return of 8.4%.

Learn more about Lending Loop [here](#).

3. Crowdestate



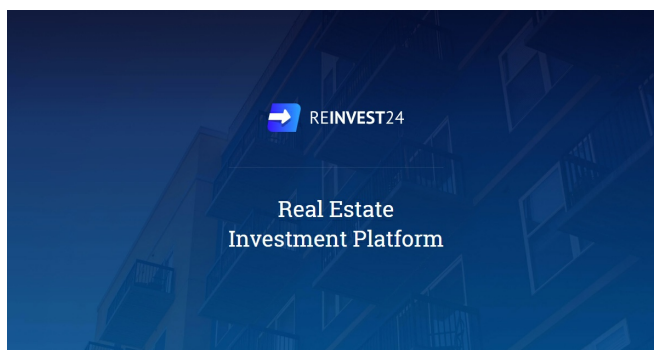
If you are more into real estate investment, then Crowdestate is also a really good P2P platform option.

When you talk about returns, Crowdestate is incredibly competitive. On the platform, at the time of writing, their investors get a return of 18.04% – this is really a return you have to look for a long time ago. Crowdestate is also not a small P2P company. They have over 30,000 investors registered on their platform.

At their marketplace, you can find very well-described descriptions of the real estate investment opportunities that will give you the feeling of being a true real estate investor.

Learn more about the platform in this [Crowdestate review](#).

4. ReInvest24



One last honorable mention is ReInvest24. The platform is a newer and smaller one, but definitely a serious option for a good platform. The platform launched in 2018 and is managed by real estate specialists, who have been active in the real estate industry since 2005. On the platform, you will find hand-picked investment opportunities focused on the Baltic countries in Europe.

Since investing in ReInvest24's platform takes place in Euro, you can benefit from using [TransferWise](#) to optimize currency conversion fees and transaction costs.

The current average return on the platform is 14.60%.

You can [learn more about ReInvest24 here](#).

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