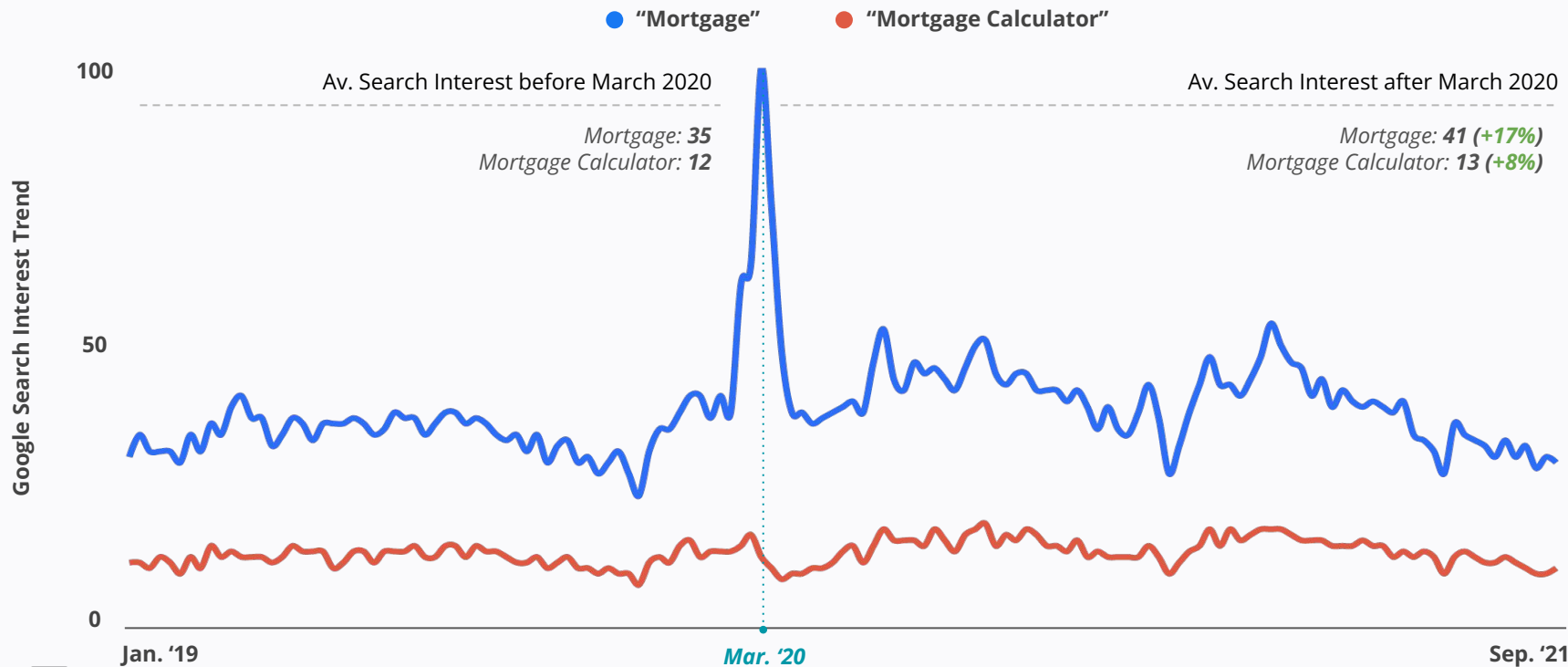




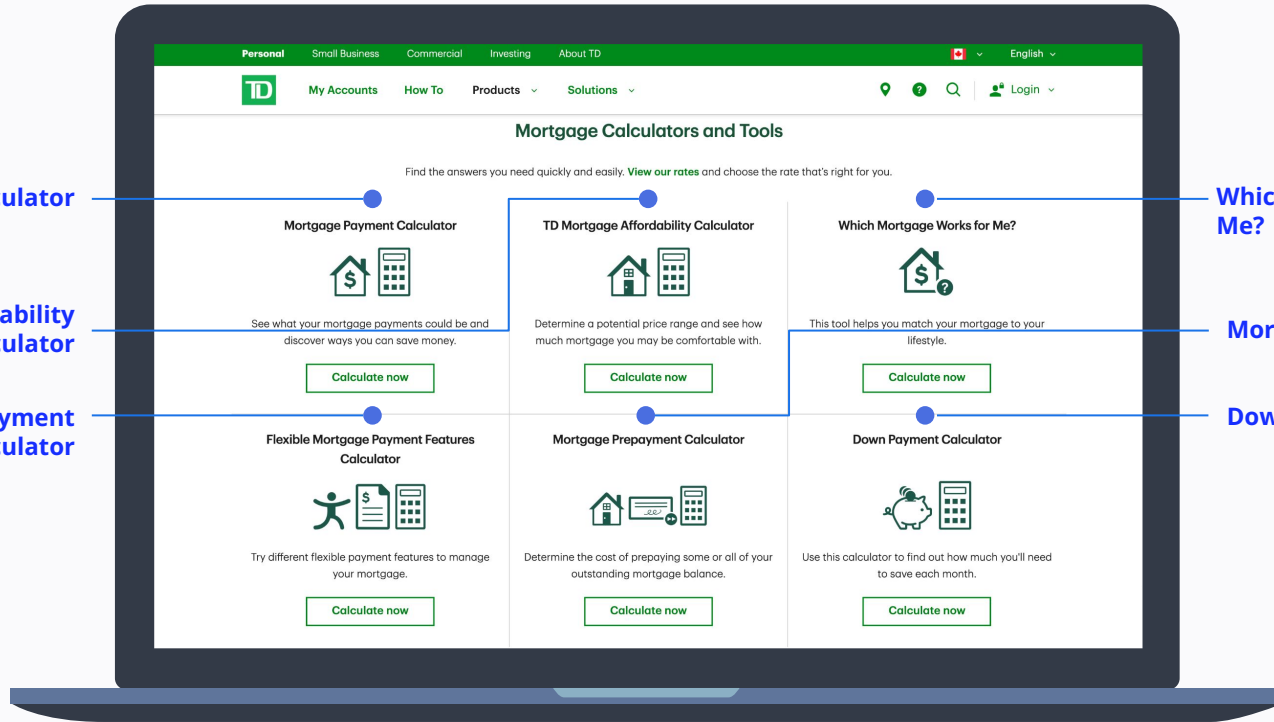
**How TD doubled traffic to
its Mortgage Assessment
Tool Page**

Financial Services

Google searches for “Mortgage” saw a steep spike in March 2020 and remained relatively high (+17%) since the start of the pandemic. Along with evaluating their mortgage opportunities, Canadians searched for various tools helping them to understand their financing options. Consequently, Google searches for “Mortgage Calculator” increased 8% compared to the pre-pandemic times.

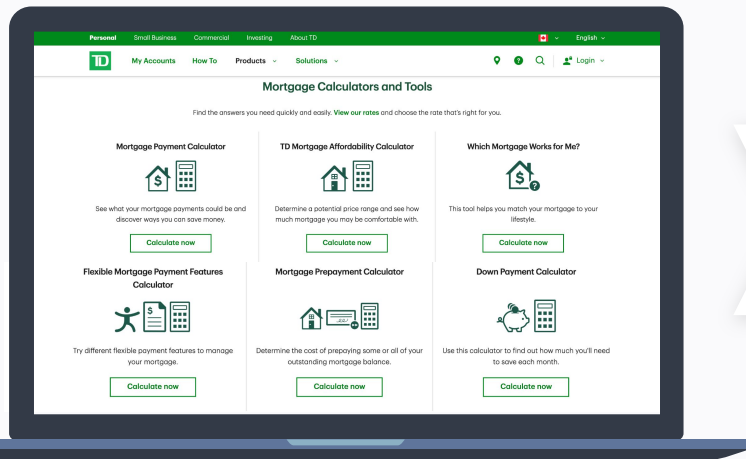


TD offers a range of tools helping Canadians to facilitate their mortgage decision.

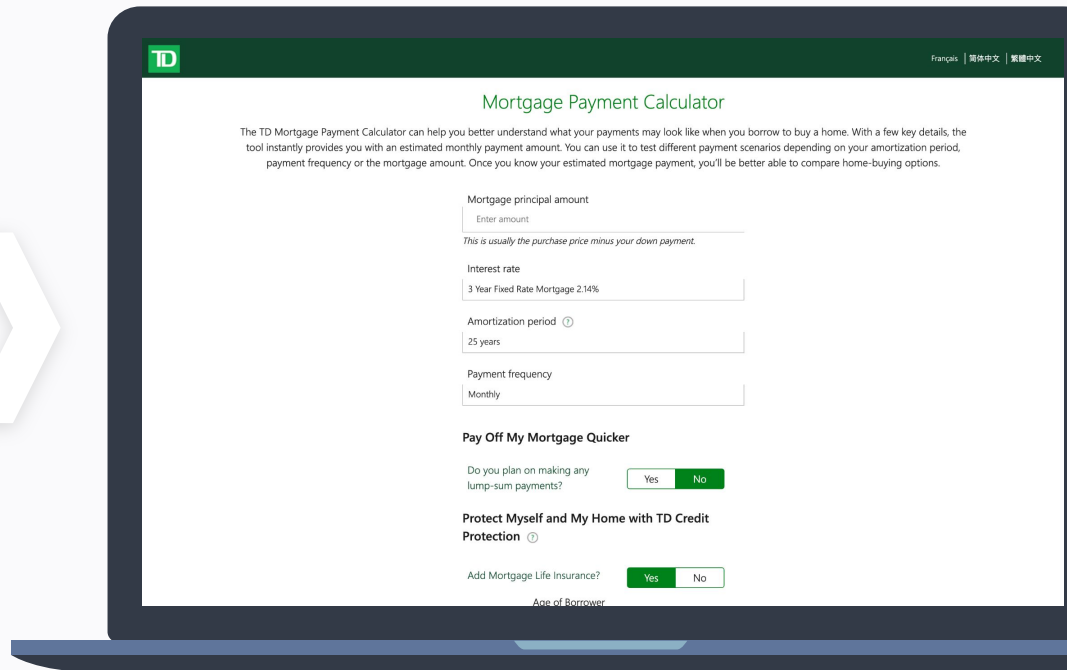


TD's website features a landing page listing all tools facilitating mortgage decisions. However, all calculators live on a **tools.td.com** subdomain.

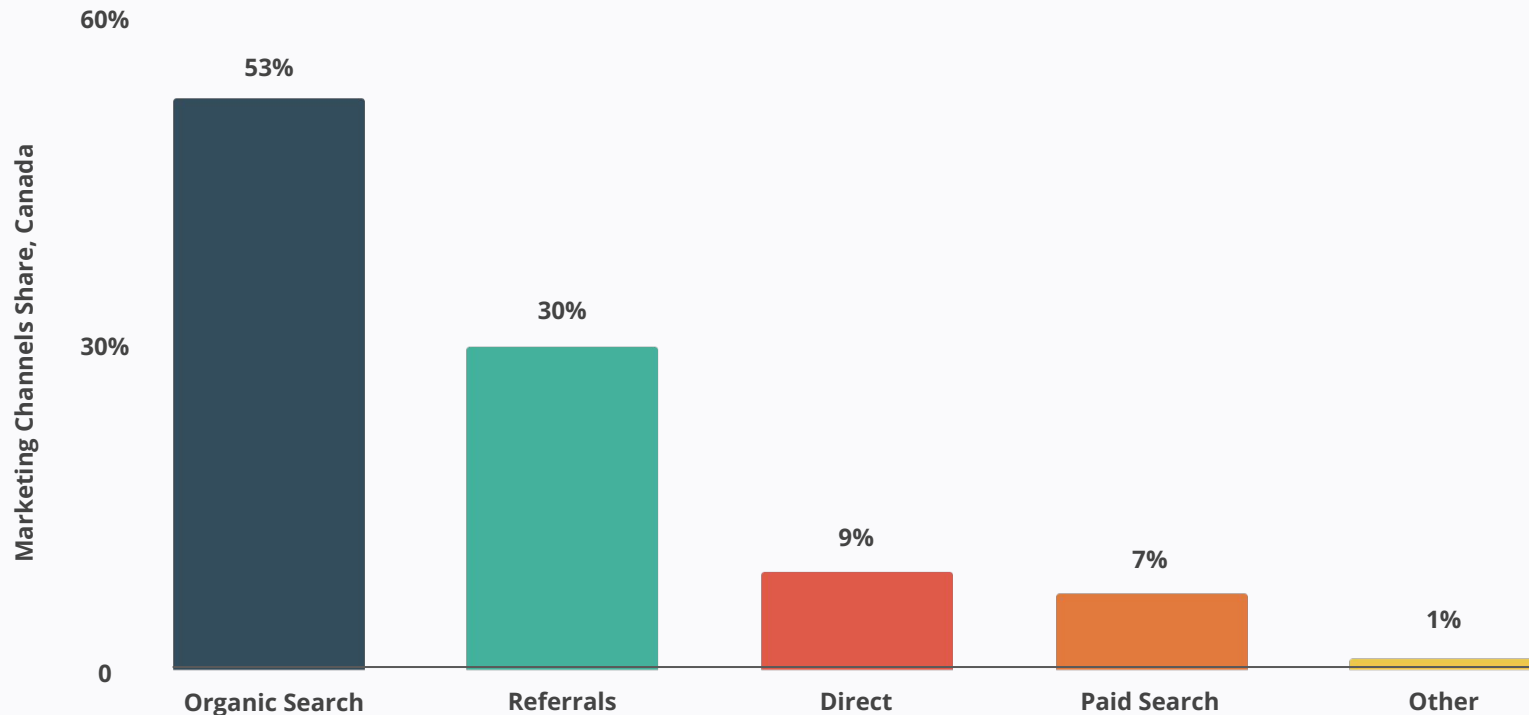
www.td.com/ca/en/personal-banking...



www.tools.td.com/mortgage-payment-calculator/



More than half (53%) of traffic to **tools.td.com** comes from organic search, followed by referral traffic from **td.com**.



Since January 2020, 2M visitors landed on tools.td.com from the organic search channel.

Top Organic Mortgage Tools Keywords that Drive Traffic to tools.td.com:

mortgage calculator	715K
td mortgage calculator	424K
mortgage payment calculator	123K
mortgage affordability calculator	72K
td mortgage payment calculator	31K
mortgage calculator canada	31K
td mortgage affordability	29K
mortgage calculator td	26K
td mortgage affordability calculator	21K
how much mortgage can I afford	21K



The screenshot shows the TD Mortgage Payment Calculator interface. At the top, the TD logo is visible. The title "Mortgage Payment Calculator" is displayed in green. Below the title, a brief description states: "The TD Mortgage Payment Calculator can help you better understand what your payments may look like when you borrow to buy a home. With a few tool instantly provides you with an estimated monthly payment amount. You can use it to test different payment scenarios depending on your amortization period, payment frequency or the mortgage amount. Once you know your estimated mortgage payment, you'll be better able to compare home-buying options." The form includes several input fields: "Mortgage principal amount" with a placeholder "Enter amount" and a note "This is usually the purchase price minus your down payment."; "Interest rate" with a dropdown menu showing "3 Year Fixed Rate Mortgage 2.14%"; "Amortization period" with a dropdown menu showing "25 years" and a help icon; "Payment frequency" with a dropdown menu showing "Monthly". Below these fields, there is a section titled "Pay Off My Mortgage Quicker" with a question "Do you plan on making any lump-sum payments?" and two buttons: "Yes" (green) and "No" (white). Another section titled "Protect Myself and My Home with TD Credit Protection" includes a question "Add Mortgage Life Insurance?" and two buttons: "Yes" (green) and "No" (white). At the bottom right, the text "Age of Borrower" is partially visible.

Having handy and easy-to-use tools that help customers assess their housing buying options enables TD to run search ads and capture relevant traffic. Since January 2020, 267K visitors came to TD's website following TD's search ads.

Paid Search Ads:

tools.td.com/credit/tool

TD Credit Protection - Protect Your Mortgage

Our Tool Can Show You How A Critical Life Event Could Impact Your Finances. Coverage up to \$1,000,000. Protect Your Finances.

www.td.com/

Mortgage Calculator

Take Advantage of TD's 120 Day Hold And Be Ready To Start Your House Hunt. Start Now!

www.td.com/

Mortgage Calculator

Take Advantage of 120 Day Hold and Be Ready to Start Your House Hunt!

Landing Page + Keywords

tools.td.com/**do-i-need-credid-protection**

Mortgage insurance

Td mortgage protection insurance

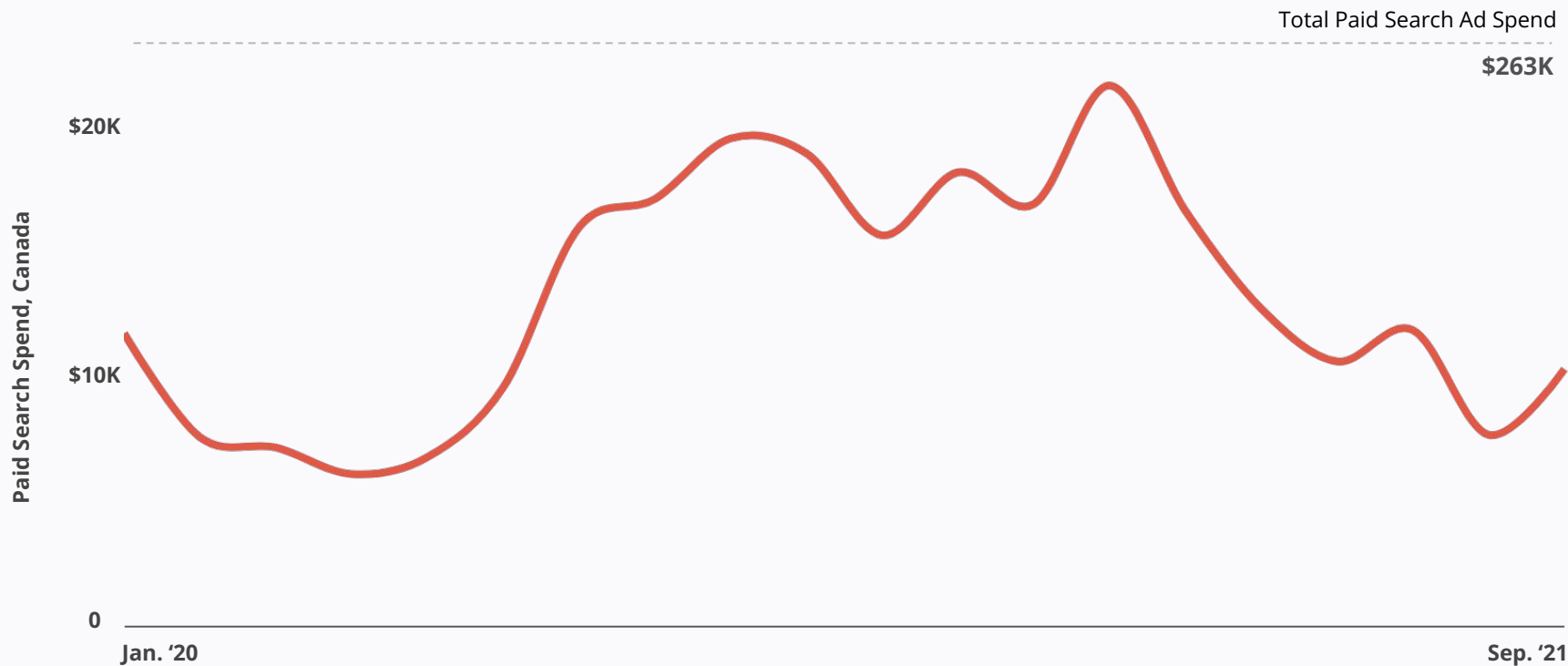
tools.td.com/**mortgage-payment-calculator**

Lowest mortgage rates london ontario

tools.td.com/**mortgage-payment-calculator**

Td bank mortgage rates

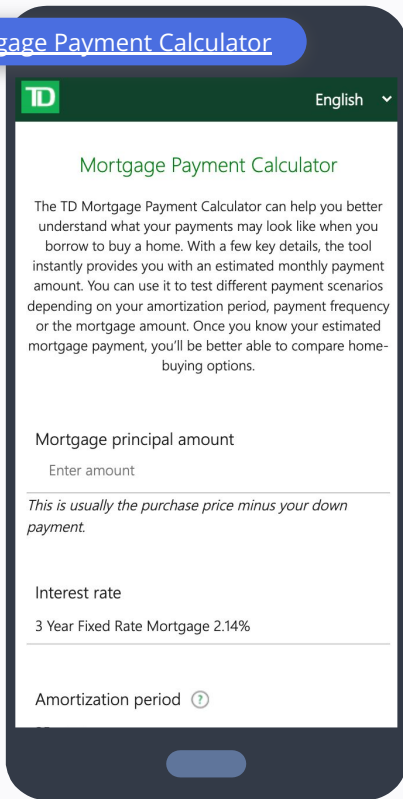
Between January 2020 and September 2021, TD invested \$263K into search ads driving traffic to the tools.td.com subdomain.



Since the beginning of 2020, TD only invested \$6K in display ads to drive traffic to their mortgage tools. TD allocated 48% of that sum to drive traffic to the [Mortgage Payment Calculator](#), 41% to [Mortgage Affordability Calculator](#).

Mortgage Payment Calculator

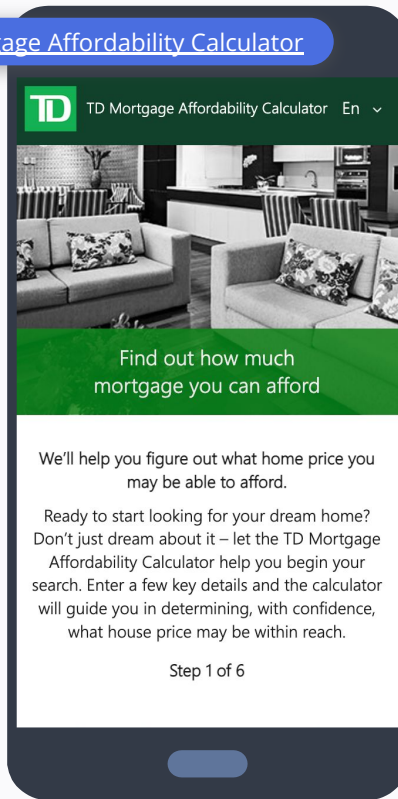
Spend:
>\$3K



The screenshot shows the TD Mortgage Payment Calculator app. At the top, there's a green header with the TD logo and a language dropdown set to 'English'. Below the header, the title 'Mortgage Payment Calculator' is displayed in green. The main content area has a paragraph explaining the tool's purpose: 'The TD Mortgage Payment Calculator can help you better understand what your payments may look like when you borrow to buy a home. With a few key details, the tool instantly provides you with an estimated monthly payment amount. You can use it to test different payment scenarios depending on your amortization period, payment frequency or the mortgage amount. Once you know your estimated mortgage payment, you'll be better able to compare home-buying options.' Below this, there are two input fields: 'Mortgage principal amount' with a placeholder 'Enter amount' and a note 'This is usually the purchase price minus your down payment.', and 'Interest rate' with a placeholder '3 Year Fixed Rate Mortgage 2.14%'. At the bottom, there's an 'Amortization period' field with a help icon.

Mortgage Affordability Calculator

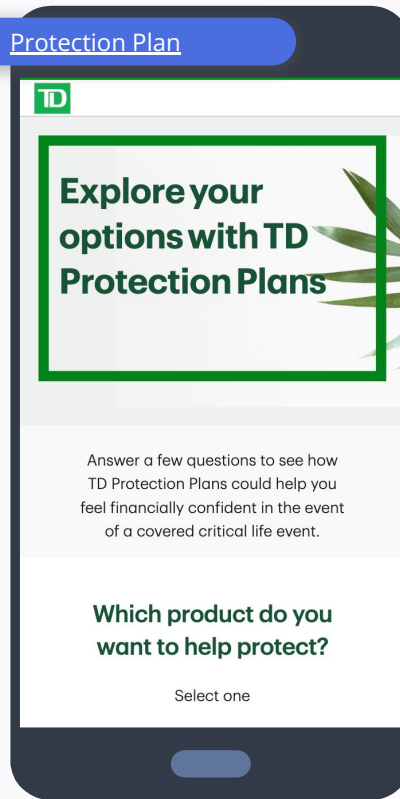
Spend:
>\$3K



The screenshot shows the TD Mortgage Affordability Calculator app. At the top, there's a green header with the TD logo and a language dropdown set to 'En'. Below the header, the title 'TD Mortgage Affordability Calculator' is displayed in white. The main content area features a large image of a modern living room with a sofa and a kitchen in the background. Below the image, a green banner with white text says 'Find out how much mortgage you can afford'. The text below the banner reads: 'We'll help you figure out what home price you may be able to afford. Ready to start looking for your dream home? Don't just dream about it – let the TD Mortgage Affordability Calculator help you begin your search. Enter a few key details and the calculator will guide you in determining, with confidence, what house price may be within reach.' At the bottom, it says 'Step 1 of 6'.

Protection Plan

Spend:
>\$1K



The screenshot shows the TD Protection Plan app. At the top, there's a green header with the TD logo. Below the header, the title 'Protection Plan' is displayed in white. The main content area features a large green box with white text that says 'Explore your options with TD Protection Plans'. Below this, there's a paragraph: 'Answer a few questions to see how TD Protection Plans could help you feel financially confident in the event of a covered critical life event.' At the bottom, it says 'Which product do you want to help protect?' followed by a 'Select one' button.

TD aimed to appeal to a prospective target audience with emotional images. However, given insignificant advertising spend, display ads brought only about 30K visits since January 2020, which is less than 1% of total traffic to tools.td.com.

Build your confidence with the
TD Mortgage Affordability Calculator.

[Learn more](#)



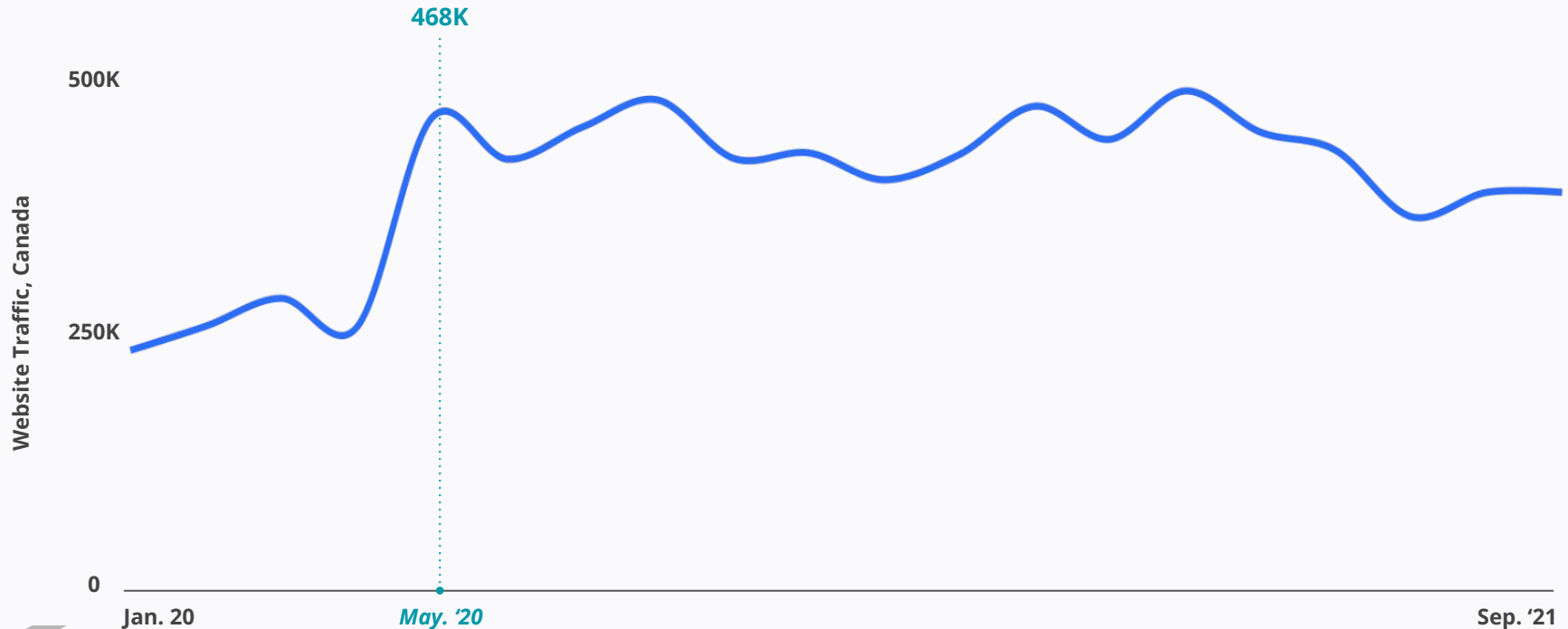


Use our Mortgage Payment Calculator to do the math for you.

[Calculate now](#)



As the result of the market's elevated interest in home buying and TD's additional investment in promoting its financial assessment tools, the visits to tools.td.com have almost doubled (+75%) in May 2020 and remained at an average of 439K monthly visits ever since.



Key Takeaways

TD Bank has a variety of tools helping Canadians to assess their house financing options. The bank has a separate subdomain that hosts seven different calculators. The pandemic-provoked market downturn came along with low-interest rates, which inspired Canadians to consider buying a home. TD bank benefited from this new customer interest and leveraged this opportunity to drive additional traffic to its website by promoting various tools that help to assess house financing options.

- **Content Strategy — Invest in Value-Adding Tools:** Self-served and easy-to-use tools that deliver practical value to the customers are a great addition to the brand's content strategy. Such instruments help satisfy users' specific needs and consequently create positive brand perceptions.
- **Budget Allocation — Support Organic Discovery with Paid Ads:** Despite a high interest in the mortgage calculators and financing assessment tools, TD still allocated some budget to drive additional traffic to its these tools. Since January 2020, the bank invested \$263K in paid search, which in result brought 267K visitors to tools.td.com

Due to the high relevance of these instruments and TD's additional support, traffic to tools.td.com doubled in May 2020 and has remained relatively high since, with 439K average monthly visits.