

Do-it-yourself stock trading

Low-fee investing for all Canadians.

Buy and sell thousands of stocks and ETFs, commission-free.

Start trading instantly

Sign up and start trading with anywhere from \$1 to \$50,000. With no account minimums, you can get started at your own pace.

Buy a fraction of a stock

Invest in companies you believe in for as little as \$1. Set recurring investments on any fractional share to automatically buy more of your favourite stocks on a schedule.

Skip the FX fees on US trades

With USD accounts, you can trade without FX fees on every order. Deposit and withdraw USD for free, and only pay foreign exchange fees when converting to or from CAD.

Reinvest your dividends, automatically

Increase your time in market by having your dividends automatically reinvested for you — with no commission fees and no paperwork.

Never miss a market moment

Real-time stock prices, news, and custom price alerts make sure you have all the right info to trade in the moment.

Earn extra income on your portfolio

With stock lending, you can earn extra money on your holdings without any extra work. We loan your stocks to other investors, you get a share of the earnings.

Unlock new benefits as your wealth grows

\$1 in assets

Core

Get started with simple, low-fee financial tools.

- \$0 commission stock trading
- Up to \$50,000 in instant deposits
- 1.5% FX fee per trade , \$100,000 in assets

Premium

Make the most of your investments with lower fees and tailored advice.

- Complimentary USD accounts
- No commission or FX fees on U.S. trades
- 0% FX fee per trade, \$500,000 in assets

Generation

Build your legacy with expert guidance from your dedicated team of advisors.

- All Core and Premium features
- Comprehensive financial plan
- 0% FX fee per trade

FAQs

How does Wealthsimple have \$0 commission on trading stocks & ETFs when other brokerages charge up to \$10/trade?

We're able to offer commission-free trades because we've built a low-cost, digital-first brokerage powered by technology. And executing trades actually costs very little for brokerages, so we don't think it's fair to charge our clients big trading commissions.

We do charge currency conversion fees. These fees vary depending on which plan you have.

Core plan: Clients using the Core account pay no fees when trading Canadian stocks. However, every time you trade US stocks, you will pay a 1.5% currency conversion fee when converting CAD to USD (and vice versa).

Premium & Generation plans: Wealthsimple Plus & Generation clients will get access to USD accounts — meaning they can buy, sell, and hold stocks and ETFs in U.S. dollars without the conversion fee per trade. Plus clients will only pay a 1.5% conversion fee when converting between CAD and USD (for example: funding your account.) If you're moving USD from another account, there is no fee.

In comparison, most brokerages charge around 2% on top of the corporate rate for currency conversion.

Check out our [pricing overview](#) for more details.

What's the difference between a Stocks & ETFs account and Managed Investing?

Your Wealthsimple Stocks & ETFs account is an account (offered by Wealthsimple Investments Inc.) that allows you to buy and sell stocks and ETFs with no trading commissions. Wealthsimple Investments Inc. offers a self-directed platform and doesn't offer any financial advice or recommendations.

Your Wealthsimple Managed account is an automated investing service offered by our affiliate, Wealthsimple Inc., that manages your investments for you — including your RRSP and TFSA — using a personalized portfolio of low-fee exchange-traded funds. Wealthsimple Inc. also provides financial advice. If that's what you're looking for, please [click here](#).

Which exchanges can I trade on?

Choose from thousands of stocks and ETFs across the TSX, NYSE, NASDAQ, NEO and CSE. There are also limited securities available on the BATS Exchange.

Which shares are eligible for fractional shares?

We offer fractional shares for over 1,500 stocks including Google (GOOGL), Amazon (AMZN), Microsoft (MSFT), Netflix (NFLX), and Tesla (TSLA).

We're also proud to announce the first Canadian offerings for fractional shares: Shopify (SHOP), Royal Bank of Canada (RY), Toronto Dominion Bank (TD), and the Canadian National Railway Co. (CNR).

What is stock lending? How do I sign up?

Stock lending (sometimes called Fully Paid Securities Lending) is when you give your brokerage (that's us) permission to loan your stocks to other investors with the goal of earning passive income. We find suitable borrowers who are looking for stocks you have, and take care of setting up the collateral on your loaned assets. Then, we split the earnings with you 50/50. Pretty good deal, right?

The interest rates and duration of the loan can vary depending on market demands. We'll always keep you in the loop if there are any changes.

To start lending your stocks, all you need to do is opt in on your Stocks & ETFs account agreement. One thing to note: lending is **only** available for TFSAs and Personal accounts.

To learn more about stock lending, check out this [Help Centre article](#).

How do USD accounts work?

For \$10/month, you can hold US currency in your RRSP, TFSA, or personal account. So in addition to no commission fees, you'll be able to transfer US dollars from another Canadian institution into Wealtheasy, then trade US stocks (or hold it as cash) without the worry of conversion fees. You'll only pay an FX fee when converting currency between CAD and USD (for example: if you deposit CAD into your account.)

Which stocks and ETFs are eligible for dividend reinvestment?

Dividend reinvestment is only available for stocks and ETFs that support fractional trading.

Just note that when you turn on dividend reinvestments, it applies to your entire account. For example, you can turn it on for your TFSA account, but not for individual stocks and ETFs within that account.