



**Investment Rates - GIC / RRSP / RRIF / TFSA**

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	3.200	2.950	\$1,000.00
2 years	3.200	2.950	
3 years	3.200	2.950	
4 years	3.250	3.000	
5 years	3.350 *	3.100 *	

Redeemable	Minimum deposit
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1 year	1.900	\$1,000.00
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Variable Rate-Registered Products	Minimum deposit
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Rate	0.250	\$100.00 or a regular scheduled deposit of \$50.00 or more
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**First Home Savings Account (FHSA) - Variable Account**

Rate	2.750	\$100.00 or a regular scheduled deposit of \$50.00 or more
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**Market-Linked Products**

**Better Earth - Series 60**  
Sales Period: Nov 19 to Jan 20, 2025

**Better Equality - Series 12**  
Sales Period: Nov 19 to Jan 20, 2025

**Mortgage Property Tax Accounts**

Rate	0.050
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**Mortgage Rates**

Posted Rates	Market Rates - Qualifying conditions apply
6 month closed	7.850
6 month open	9.880
1 year	7.270
2 years	6.850
3 years	6.540
4 years	6.340
5 years	6.490
	1 year 4.740
	2 years 4.640
	3 years 4.540
	4 years 4.440
	5 years 4.340

Prime Lending Rate	Variable Rate Mortgage
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Rate (effective Oct 24, 2024)	5.450	5 year term	Prime plus .25
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**Qualifying Rate**

**5 year Qualifying Rate** is the greater of the qualifying rate or the contract rate plus 2.00%  
(effective Nov 9, 2021) 5.250

**All rates are subject to change without notice.**