



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

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	2.750	2.500	\$1,000.00
2 years	2.750	2.500	
3 years	2.800	2.550	
4 years	2.850	2.600	
5 years	2.900	2.650	

**Redeemable** **Minimum deposit**

1 year	1.900		\$1,000.00
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**Variable Rate-Registered Products** **Minimum deposit**

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 62	Minimum deposit	Better Equality - Series 14	Minimum deposit
Sales Period: Mar 18 to May 19, 2025	\$1,000.00	Sales Period: Mar 18 to May 19, 2025	\$1,000.00

**Mortgage Rates**

Posted Rates	Market Rates - Qualifying conditions apply		
6 month closed	6.980 *		
6 month open	8.480 *		
1 year	6.480 *	1 year	4.480 *
2 years	6.380 *	2 years	4.380 *
3 years	6.280 *	3 years	4.280 *
4 years	6.180 *	4 years	4.180 *
5 years	6.080 *	5 years	4.080 *

**Prime Lending Rate** **Variable Rate Mortgage**

Rate (effective Mar 13, 2025)	4.950	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

**Mortgage Property Tax Accounts**

Rate	0.050
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**All rates are subject to change without notice.**