



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	3.000 *	2.750 *	
3 years	2.800	2.550	
4 years	2.850	2.600	
5 years	3.000	2.750	

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	2.000	\$100.00 or a regular scheduled deposit of \$50.00 or more
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Market-Linked Products

Better Earth - Series 64*	Minimum deposit	Better Equality - Series 16*	Minimum deposit
Sales Period: Jul 22 to Sep 22, 2025	\$1,000.00	Sales Period: Jul 22 to Sep 22, 2025	\$1,000.00

Mortgage Rates

Posted Rates	Market Rates - Qualifying conditions apply
6 month closed	7.290
6 month open	8.790
1 year	6.790
2 years	6.690
3 years	6.590
4 years	6.490
5 years	6.390
	1 year 4.790
	2 years 4.690
	3 years 4.590
	4 years 4.490
	5 years 4.390

Prime Lending Rate	Variable Rate Mortgage
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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
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Mortgage Property Tax Accounts

Rate	0.050
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All rates are subject to change without notice.