



Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	3.300 *	3.050 *	\$1,000.00 Annual interest
2 years	3.600 *	3.350 *	\$5,000.00 Monthly and semi-annual
3 years	3.750 *	3.500 *	
4 years	3.900 *	3.650 *	
5 years	4.000 *	3.750 *	

Redeemable	Minimum deposit
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1 year	1.50	Maximum 2 withdrawal requests per year	\$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	1.500	\$100.00 or a regular scheduled deposit of \$50.00 or more
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Market-Linked Products

Sales Period	Minimum deposit
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September 21, 2026 to November 16, 2026	\$1,000.00
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Better Earth - Series 71	Min / Max return To be determined at maturity	Better Equality - Series 23	Min / Max return To be determined at maturity
5 years	0.00% / 7.566%	3 years	0.00% / 6.266%
		5 years	0.00% / 7.566%

Mortgage Rates

Posted Rates	Market Rates - Qualifying conditions apply
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6 month closed	7.800 *		
6 month open	9.300 *		
1 year	7.300 *	1 year	5.300 *
2 years	7.200 *	2 years	5.200 *
3 years	7.100 *	3 years	5.100 *
4 years	7.000 *	4 years	5.000 *
5 years	6.900 *	5 years	4.900 *

Prime Lending Rate	Variable Rate Mortgage
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Rate (effective Oct 30, 2025)	4.450	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

Mortgage Property Tax Accounts

Rate	0.050
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All rates are subject to change without notice.