



Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	2.550 *	2.300 *	\$1,000.00
2 years	2.750	2.500	
3 years	2.800	2.550	
4 years	2.850	2.600	
5 years	3.000	2.750	

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

Better Earth - Series 65	Minimum deposit	Better Equality - Series 17	Minimum deposit
Sales Period: Sep 23 to Nov 17, 2025	\$1,000.00	Sales Period: Sep 23 to Nov 17, 2025	\$1,000.00

Mortgage Rates

Posted Rates	Market Rates - Qualifying conditions apply
6 month closed	7.140
6 month open	8.640
1 year	6.640
2 years	6.540
3 years	6.440
4 years	6.340
5 years	6.240
	1 year 4.640
	2 years 4.540
	3 years 4.440
	4 years 4.340
	5 years 4.240

Prime Lending Rate

Variable Rate Mortgage

Rate (effective Mar 13, 2025)	4.700	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.