



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

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit |
|---------------|-----------------|---------------------------------|-----------------|
| 1 year        | 3.450 *         | 3.200 *                         | \$500.00        |
| 2 years       | 3.400           | 3.150                           |                 |
| 3 years       | 3.350           | 3.100                           |                 |
| 4 years       | 3.350           | 3.100                           |                 |
| 5 years       | 3.400           | 3.150                           |                 |

| Redeemable | Minimum deposit |
|------------|-----------------|
|------------|-----------------|

|        |       |          |
|--------|-------|----------|
| 1 year | 1.900 | \$500.00 |
|--------|-------|----------|

| Variable Rate-Registered Products | Minimum deposit |
|-----------------------------------|-----------------|
|-----------------------------------|-----------------|

|      |       |  |
|------|-------|--|
| Rate | 0.250 | \$100.00<br>or a regular scheduled deposit<br>of \$25.00 or more |
|------|-------|--|

**First Home Savings Account (FHSA) - Variable Account**

|      |       |  |
|------|-------|--|
| Rate | 3.000 | \$100.00<br>or a regular scheduled deposit<br>of \$25.00 or more |
|------|-------|--|

**Market-Linked Products**

|  |   |
|--|---|
| <b>Better Earth - Series 59</b><br>Sales Period: Sept 24 to Nov 18, 2024 | <b>Better Equality - Series 11</b><br>Sales Period: Sept 24 to Nov 18, 2024 |
|--|---|

**Mortgage Property Tax Accounts**

|      |       |
|------|-------|
| Rate | 0.050 |
|------|-------|

**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 |
|--------------------|------------------------|
|--------------------|------------------------|

|                               |       |             |                |
|-------------------------------|-------|-------------|----------------|
| Rate (effective Oct 24, 2024) | 5.950 | 5 year term | Prime plus .25 |
|-------------------------------|-------|-------------|----------------|

**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.