

Rate Card #39-22 Effective Date: October 12. 2022 \*Indicates change

Variable Rate Mortgage

Prime plus .25

5 year term

	INVESTMENT R	ATES - G	GIC / RRIF / RRSP / T	FSA		
Deposit Rates	Annual Interest	Annual Interest Monthly of		: Minimum	Minimum Deposit	
1 year	4.400 *		4.150 *	\$50	00.0	
2 years	4.550 *		4.300 *			
3 years	4.600 *		4.350 *			
4 years	4.600		4.350			
5 years	4.650		4.400			
Redeemable				Minimum	n deposit	
1 year	1.900 *			\$500	0.00	
Variable Rate-Registered Products				Minimum deposit		
Rate	0.250 *			No Mir	nimum	
Market-Linked Produ	ucts					
Better Earth Portfolio Series 47			S&P TSX Index Linked Deposit Series 106			
Sale Period: September 27, 2022 to November 21, 2022			Sale Period: September 1 to October 31, 2022			
Mortgage Property T	ax Accounts					
Rate	0.050					
	M	IORTGA	GE RATES			
Posted Rates			Market Rates - Qualifying conditions apply			
6 month closed	5.900					
6 month open	8.250					
1 year	5.690			1 year	4.550	
2 years	5.630			2 years	4.600	
3 years	5.700			3 years	4.700	
4 years	5.900			4 years	4.800	
5 years	6.140			5 years	4.900	

**Prime Lending Rate** 

Rate (effective Sept 8, 2022)

**Qualifying Rate** 

5 year Qualifying Rate (effective June 1, 2021)

5.450

5.25%

All rates are subject to change without notice.