

Rate Card #51-22 Effective Date: December 20. 2022

5 year term

Prime plus .25

*Indicates change

	INVESTMENT R	ATES - GIC / RRIF / RRSP / TF	SA		
Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum D	eposit	
1 year	5.000 *	4.750 *	\$500.0	0	
2 years	4.600 *	4.350 *			
3 years	4.450 *	4.200 *			
4 years	4.350 *	4.100 *			
5 years	4.300 *	4.050 *			
Redeemable			Minimum d	eposit	
1 year	1.900		\$500.0	0	
Variable Rate-Regist	ered Products		Minimum deposit		
Rate	0.250		No Minim	ium	
Market-Linked Produ	icts				
Better Earth Portfolio	Series 48	S&P TSX Index Linked Depo	S&P TSX Index Linked Deposit Series 107		
Sale Period: November 2	22, 2022 to January 23, 2023	Sale Period: November 1 to De	Sale Period: November 1 to December 31, 2022		
Mortgage Property T	ax Accounts	·			
Rate	0.050				
	M	IORTGAGE RATES			
Posted Rates		Market Rates - Qualifying conditions apply			
6 month closed	6.630				
6 month open	9.150				
1 year	6.320		1 year	5.040	
2 years	6.220		2 years	5.14	
3 years	6.220		3 years	5.24	
4 years	6.220		4 years	5.34	
5 years	6.340		5 years	5.440	
Prime Lending Rate			Variable Rate Mortgag		

Rate (effective Dec 7, 2022)

Qualifying Rate

5 year Qualifying Rate (effective June 1, 2021)

6.450

5.25%

All rates are subject to change without notice.