



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

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	2.850	2.600	\$1,000.00
2 years	3.000	2.750	
3 years	3.100 *	2.850 *	
4 years	3.200 *	2.950 *	
5 years	3.250 *	3.000 *	

**Rate Special (new funds and renewals)**

3 years 0.25% above 3 year rate Sale Period: January 1, 2025 to March 1, 2025

Redeemable	Minimum deposit
1 year	\$1,000.00

Variable Rate-Registered Products	Minimum deposit
Rate	\$100.00 or a regular scheduled deposit of \$50.00 or more

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

Rate 2.750 \$100.00  
or a regular scheduled deposit  
of \$50.00 or more

**Market-Linked Products**

Better Earth - Series 61	Minimum deposit	Better Equality - Series 13	Minimum deposit
Sales Period: Jan 21 to Mar 17, 2025	\$1,000.00	Sales Period: Jan 21 to Mar 17, 2025	\$1,000.00

**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 4.640
	2 years 4.540
	3 years 4.440
	4 years 4.340
	5 years 4.240
Prime Lending Rate	Variable Rate Mortgage
Rate (effective Jan 30, 2025) 5.200	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

**Mortgage Property Tax Accounts**

Rate 0.050

All rates are subject to change without notice.