

Interest Rate Update

Rate Card #09-25 Effective Date: March 13, 2025

*Indicates change

Investment Rates - GIC / RRSP / RRIF / TFSA						
Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit			
1 year	2.700 *	2.450 *	\$1,000.00			
2 years	2.700 *	2.450 *				
3 years	2.800 *	2.550 *				
4 years	2.900 *	2.650 *				
5 years	2.950 *	2.700 *				
Redeemable			Minimum deposit			
1 year	1.900		\$1,000.00			
Variable Rate-Regis	Minimum deposit					
Rate	0.250		\$100.00 or a regular scheduled deposit of \$50.00 or more			

First Home Savings Account (FHSA) - Variable Account

0.050

Mortgage Property Tax Accounts

Rate

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				ditions apply			
6 month closed	6.840						
6 month open	7.640						
1 year	6.640	1 y€	ear	4.640			
2 years	6.240	2 y€	ears	4.540			
3 years	6.400	3 ye	ears	4.440			
4 years	6.240	4 ye	ears	4.340			
5 years	6.390	5 ye	ears	4.240			
Prime Lending Rate		Variable Rate Mortgage					
Rate (effective Mar 13, 2025)	4.950 *	5 year	term Pri	me 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.