



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

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit |
|---------------|-----------------|---------------------------------|-----------------|
| 1 year        | 3.300 *         | 3.050 *                         | \$500.00        |
| 2 years       | 3.300 *         | 3.050 *                         |                 |
| 3 years       | 3.300 *         | 3.050 *                         |                 |
| 4 years       | 3.300 *         | 3.050 *                         |                 |
| 5 years       | 3.350 *         | 3.100 *                         |                 |

**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 | 2.750 | \$100.00<br>or a regular scheduled deposit<br>of \$25.00 or more |
|------|-------|--|

**Market-Linked Products**

|   |  |
|---|--|
| <b>Better Earth - Series 60</b><br>Sales Period: Nov 19 to Jan 20, 2025 | <b>Better Equality - Series 12</b><br>Sales Period: Nov 19 to Jan 20, 2025 |
|---|--|

**Mortgage Property Tax Accounts**

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

**Mortgage Rates**

| Posted Rates   | Market Rates - Qualifying conditions apply  |        |       |         |       |         |       |         |       |         |       |
|----------------|---|--------|-------|---------|-------|---------|-------|---------|-------|---------|-------|
| 6 month closed | <table border="0"> <tr> <td>1 year</td> <td>4.740</td> </tr> <tr> <td>2 years</td> <td>4.640</td> </tr> <tr> <td>3 years</td> <td>4.540</td> </tr> <tr> <td>4 years</td> <td>4.440</td> </tr> <tr> <td>5 years</td> <td>4.340</td> </tr> </table> | 1 year | 4.740 | 2 years | 4.640 | 3 years | 4.540 | 4 years | 4.440 | 5 years | 4.340 |
| 1 year         |   | 4.740  |       |         |       |         |       |         |       |         |       |
| 2 years        |   | 4.640  |       |         |       |         |       |         |       |         |       |
| 3 years        |   | 4.540  |       |         |       |         |       |         |       |         |       |
| 4 years        |   | 4.440  |       |         |       |         |       |         |       |         |       |
| 5 years        | 4.340   |        |       |         |       |         |       |         |       |         |       |
| 6 month open   |   |        |       |         |       |         |       |         |       |         |       |
| 1 year         |   |        |       |         |       |         |       |         |       |         |       |
| 2 years        |   |        |       |         |       |         |       |         |       |         |       |
| 3 years        |   |        |       |         |       |         |       |         |       |         |       |
| 4 years        |   |        |       |         |       |         |       |         |       |         |       |
| 5 years        |   |        |       |         |       |         |       |         |       |         |       |

**Prime Lending Rate** **Variable Rate Mortgage**

|                               |       |             |                |
|-------------------------------|-------|-------------|----------------|
| Rate (effective Oct 24, 2024) | 5.450 | 5 year term | Prime plus .25 |
|-------------------------------|-------|-------------|----------------|

**Qualifying Rate**

|  |       |
|--|-------|
| <b>5 year Qualifying Rate</b> is the greater of the qualifying rate or the contract rate plus 2.00%<br>(effective Nov 9, 2021) | 5.250 |
|--|-------|

**All rates are subject to change without notice.**