



INVESTMENT RATES - GIC / RRIF / RRSP / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.100 *	4.850 *	\$500.00
2 years	5.150 *	4.900 *	
3 years	4.400 *	4.150 *	
4 years	4.400 *	4.150 *	
5 years	4.600 *	4.350 *	

Redeemable **Minimum deposit**

1 year	1.900	\$500.00
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Variable Rate-Registered Products **Minimum deposit**

Rate	0.250	No Minimum
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Market-Linked Products

Better Earth - Series 51 Sales Period: May 23 to July 24, 2023	Better Equality - Series 3 Sales Period: May 23 to July 24, 2023	Index Linked Deposit - Series 111 Sales Period: July 1 to August 31, 2023
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Mortgage Property Tax Accounts

Rate	0.050
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MORTGAGE RATES

Posted Rates	Market Rates - Qualifying conditions apply	
6 month closed	7.500	
6 month open	9.800	
1 year	7.380 *	1 year 5.600
2 years	7.020 *	2 years 5.650
3 years	6.650 *	3 years 5.700
4 years	6.550	4 years 5.800
5 years	6.500	5 years 5.850

Prime Lending Rate **Variable Rate Mortgage**

Rate (effective July 13, 2023)	7.200 *	5 year term	Prime plus .25
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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.