



**INVESTMENT RATES - GIC / RRSP / RRIF / TFSA / FHSA**

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.400	5.150	\$500.00
2 years	5.400	5.150	
3 years	4.800	4.550	
4 years	4.600	4.350	
5 years	4.800	4.550	

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

**NEW - Variable Rate-First Home Savings Account**

Special Introductory Rate until January 31, 2024	4.500	No Minimum
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**Market-Linked Products**

<b>Better Earth - Series 52</b> Sales Period: July 25 to Sept 25, 2023	<b>Better Equality - Series 4</b> Sales Period: July 25 to Sept 25, 2023	<b>Index Linked Deposit - Series 112</b> Sales Period: Sept 1 to Oct 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	7.760
6 month open	9.800
1 year	7.650
2 years	7.320 *
3 years	6.950 *
4 years	6.800 *
5 years	6.840 *
	1 year 5.900
	2 years 5.950
	3 years 6.000
	4 years 6.050
	5 years 6.100

Prime Lending Rate	Variable Rate Mortgage
Rate (effective July 13, 2023)	7.200
	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% (effective Nov 9, 2021)
5.250

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