



INVESTMENT RATES - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.500	5.250	\$500.00
2 years	5.500	5.250	
3 years	5.000	4.750	
4 years	4.800	4.550	
5 years	5.000	4.750	

Redeemable	Minimum deposit
1 year	\$500.00

Variable Rate-Registered Products	Minimum deposit
Rate	No Minimum

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

Special Introductory Rate until January 31, 2024	4.500	No Minimum
--	-------	------------

Market-Linked Products		
Better Earth - Series 53 Sales Period: Sept 26 to Nov 20, 2023	Better Equality - Series 5 Sales Period: Sept 26 to Nov 20, 2023	Index Linked Deposit - Series 112 Sales Period: Sept 1 to Oct 31, 2023

Mortgage Property Tax Accounts	
Rate	0.050

MORTGAGE RATES

Posted Rates	Market Rates - Qualifying conditions apply
6 month closed	7.950
6 month open	9.800
1 year	7.890 *
2 years	7.450
3 years	7.140 *
4 years	7.000 *
5 years	7.000 *
	1 year 7.150
	2 years 6.850
	3 years 6.650
	4 years 6.350
	5 years 6.250

Prime Lending Rate	Variable Rate Mortgage
Rate (effective July 13, 2023)	7.200
	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

All rates are subject to change without notice.