

Interest Rate Update

Rate Card #36-23

Effective Date: October 26, 2023

*Indicates change

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	1.900		\$500.00	
Variable Rate-Re	gistered Products		Minimum deposit	
Rate	0.250		No Minimum	
	NEW - First Home Savir	ngs Account (FHSA) - Variable A	Account	
Special Introduct	ory 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 26 to Nov 20, 2023
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	8.050 *			
6 month open	9.800			
1 year	7.940 *	1 year	7.250 *	
2 years	7.550 *	2 years	6.950 *	
3 years	7.180 *	3 years	6.900 *	
4 years	7.010 *	4 years	6.600 *	
5 years	7.050 *	5 years	6.500 *	
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.