

Interest Rate Update

Rate Card #39-23

Effective Date: November 16, 2023

*Indicates change

INVESTMENT RATES - GIC / RRSP / RRIF / TFSA					
Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit		
1 year	5.450	5.200	\$500.00		
2 years	5.350	5.100			
3 years	5.050	4.800			
4 years	5.000	4.750			
5 years	5.000	4.750			
Redeemable			Minimum deposit		
1 year	1.900		\$500.00		
Variable Rate-Regis	tered Products		Minimum deposit		
Rate	0.250		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
Sales Period: Sept 26 to Nov 20, 2023
Sales Period: Nov 1 to Dec 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	6.950 *	
2 years	7.550	2 years	6.650 *	
3 years	7.180	3 years	6.600 *	
4 years	7.010	4 years	6.300 *	
5 years	7.050	5 years	6.200 *	
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.