



INVESTMENT RATES - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.200 *	4.950 *	\$500.00
2 years	4.950 *	4.700 *	
3 years	4.650 *	4.400 *	
4 years	4.750 *	4.500 *	
5 years	4.650 *	4.400 *	

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 54 Sales Period: Nov 21 to Jan 22, 2024	Better Equality - Series 6 Sales Period: Nov 21 to Jan 22, 2024	Index Linked Deposit - Series 113 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 5.990
2 years	7.550	2 years 5.990
3 years	7.180	3 years 5.900
4 years	7.010	4 years 5.900
5 years	7.050	5 years 5.850

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