



INVESTMENT RATES - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	5.000	4.750	\$500.00
2 years	4.550	4.300	
3 years	4.440	4.190	
4 years	4.300	4.050	
5 years	4.150	3.900	
Redeemable			Minimum deposit

1 year	1.900	\$500.00
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Variable Rate-Registered Products	Minimum deposit
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Rate	0.250	No Minimum
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NEW - First Home Savings Account (FHSA) - Variable Account

Special Introductory Rate until January 31, 2024	4.500	No Minimum
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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
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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	8.050
6 month open	9.800
1 year	7.900 *
2 years	7.500 *
3 years	7.140 *
4 years	6.950 *
5 years	6.990 *
1 year	5.900
2 years	5.900
3 years	5.800
4 years	5.800
5 years	5.750

Prime Lending Rate	Variable Rate Mortgage
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Rate (effective July 13, 2023)	7.200	5 year term	Prime plus .25
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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.