



**INVESTMENT RATES - GIC / RRSP / RRIF / TFSA**

| Deposit Rates | Annual Interest | Monthly or Semi-Annual Interest | Minimum Deposit |
|---------------|-----------------|---------------------------------|-----------------|
| 1 year        | 5.050 *         | 4.800 *                         | \$500.00        |
| 2 years       | 4.580 *         | 4.330 *                         |                 |
| 3 years       | 4.450           | 4.200                           |                 |
| 4 years       | 4.340 *         | 4.090 *                         |                 |
| 5 years       | 4.200 *         | 3.950 *                         |                 |

**Rate Special (new funds and renewals)**

3 years 0.20% above 3-yr market rate Sale Period: January 18, 2024 to March 1, 2024

| 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  |   |
|---|---|
| <b>Better Earth - Series 55</b><br>Sales Period: Jan 23 to Mar 18, 2024 | <b>Better Equality - Series 7</b><br>Sales Period: Jan 23 to Mar 18, 2024 |

| 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 7.840         | 1 year 5.750                               |
| 2 years 7.400        | 2 years 5.600                              |
| 3 years 7.000        | 3 years 5.450                              |
| 4 years 6.770        | 4 years 5.350                              |
| 5 years 6.850        | 5 years 5.250                              |

| 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.