



Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	4.800	4.550	\$500.00
2 years	4.500 *	4.250 *	
3 years	4.250 *	4.000 *	
4 years	4.150 *	3.900 *	
5 years	4.100 *	3.850 *	

Redeemable **Minimum deposit**

1 year	1.900	\$500.00
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Variable Rate-Registered Products **Minimum deposit**

Rate	0.250	\$100.00 or a regular scheduled deposit of \$25.00 or more
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First Home Savings Account (FHSA) - Variable Account

Rate	4.500	\$100.00 or a regular scheduled deposit of \$25.00 or more
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Market-Linked Products

Better Earth - Series 58 Sales Period: July 23 to Sept 23, 2024	Better Equality - Series 10 Sales Period: July 23 to Sept 23, 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	7.850
6 month open	9.850
1 year	7.800
2 years	7.370
3 years	6.940
4 years	6.740
5 years	6.790
	1 year 5.350 *
	2 years 5.250 *
	3 years 5.150 *
	4 years 5.050 *
	5 years 4.950 *

Prime Lending Rate **Variable Rate Mortgage**

Rate (effective July 25, 2024)	6.700 *	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
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All rates are subject to change without notice.