



**Investment Rates - GIC / RRSP / RRIF / TFSA**

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	4.400 *	4.150 *	\$500.00
2 years	4.000 *	3.750 *	
3 years	3.850 *	3.600 *	
4 years	3.750 *	3.500 *	
5 years	3.700 *	3.450 *	

**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**

<b>Better Earth - Series 58</b> Sales Period: July 23 to Sept 23, 2024	<b>Better Equality - Series 10</b> 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	<table border="0"> <tr> <td>1 year</td> <td>5.040 *</td> </tr> <tr> <td>2 years</td> <td>4.940 *</td> </tr> <tr> <td>3 years</td> <td>4.840 *</td> </tr> <tr> <td>4 years</td> <td>4.740 *</td> </tr> <tr> <td>5 years</td> <td>4.640 *</td> </tr> </table>	1 year	5.040 *	2 years	4.940 *	3 years	4.840 *	4 years	4.740 *	5 years	4.640 *
1 year		5.040 *									
2 years		4.940 *									
3 years		4.840 *									
4 years		4.740 *									
5 years	4.640 *										
6 month open											
1 year											
2 years											
3 years											
4 years											
5 years											

**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

**All rates are subject to change without notice.**