



Investment Rates - GIC / RRSP / RRIF / TFSA

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	3.600 *	3.350 *	\$500.00
2 years	3.450 *	3.200 *	
3 years	3.400 *	3.150 *	
4 years	3.400 *	3.150 *	
5 years	3.450 *	3.200 *	

Redeemable **Minimum deposit**

1 year	1.900	\$500.00
--------	-------	----------

Variable Rate-Registered Products **Minimum deposit**

Rate	0.250	\$100.00 or a regular scheduled deposit of \$25.00 or more
------	-------	--

First Home Savings Account (FHSA) - Variable Account

Rate	3.000	\$100.00 or a regular scheduled deposit of \$25.00 or more
------	-------	--

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
---	--

Mortgage Property Tax Accounts

Rate	0.050
------	-------

Mortgage Rates

Posted Rates	Market Rates - Qualifying conditions apply										
6 month closed	7.850										
6 month open	9.880										
1 year	7.530										
2 years	7.040										
3 years	6.680										
4 years	6.450										
5 years	6.500										
	<table border="0"> <tr> <td>1 year</td> <td>4.740 *</td> </tr> <tr> <td>2 years</td> <td>4.640 *</td> </tr> <tr> <td>3 years</td> <td>4.540 *</td> </tr> <tr> <td>4 years</td> <td>4.440 *</td> </tr> <tr> <td>5 years</td> <td>4.340 *</td> </tr> </table>	1 year	4.740 *	2 years	4.640 *	3 years	4.540 *	4 years	4.440 *	5 years	4.340 *
1 year	4.740 *										
2 years	4.640 *										
3 years	4.540 *										
4 years	4.440 *										
5 years	4.340 *										

Prime Lending Rate **Variable Rate Mortgage**

Rate (effective Sept 5, 2024)	6.450	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.