



**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
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1 year	1.900	\$500.00
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Variable Rate-Registered Products	Minimum deposit
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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	3.000	\$100.00 or a regular scheduled deposit of \$25.00 or more
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**Market-Linked Products**

<b>Better Earth - Series 59</b> Sales Period: Sept 24 to Nov 18, 2024	<b>Better Equality - Series 11</b> Sales Period: Sept 24 to Nov 18, 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	9.880
1 year	7.530
2 years	7.040
3 years	6.680
4 years	6.450
5 years	6.500
	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
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Rate (effective Sept 5, 2024)	6.450	5 year term	Prime plus .25
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**Qualifying Rate**

<b>5 year Qualifying Rate</b> 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.