



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

Deposit Rates	Annual Interest	Monthly or Semi-Annual Interest	Minimum Deposit
1 year	3.300 *	3.050 *	\$500.00
2 years	3.300 *	3.050 *	
3 years	3.300 *	3.050 *	
4 years	3.300 *	3.050 *	
5 years	3.350 *	3.100 *	

**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	2.750	\$100.00 or a regular scheduled deposit of \$25.00 or more
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**Market-Linked Products**

<b>Better Earth - Series 60</b> Sales Period: Nov 19 to Jan 20, 2025	<b>Better Equality - Series 12</b> Sales Period: Nov 19 to Jan 20, 2025
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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>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										
6 month open											
1 year											
2 years											
3 years											
4 years											
5 years											

**Prime Lending Rate** **Variable Rate Mortgage**

Rate (effective Dec 24, 2024)	5.450	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.**