



Interest Rate Sheet

Effective Date / Time: January 14, 2026 / 12:00 AM ET

Special Promotional Rates

(Refer to page 2 for our regular Aveo rates)

Business For Self								
Valid until February 27, 2026	Term	Beacon 680+	Beacon 640-679	Beacon 680+	Beacon 640-679	Beacon 620-639	Application Fee	Finder Fees
<ul style="list-style-type: none">• New Business only• "A" Locations only• Second homes not allowed• 30 bps BFS premium waived• 10 bps >30 year amortization premium waived <p>Contact your Regional Manager for more details</p>	1 year	5.14%	5.29%	5.54%	5.63%	5.79%	1%	50 bps

Winter Special		Lending Location						
		BC, AB, SK, MB		Ontario				
	Term	Beacon 680+	Beacon 640-679	Beacon 680+	Beacon 640-679	Beacon 620-639	Application Fee	Finder Fees
<ul style="list-style-type: none">• A & B Locations only• Owner Occupied• Fully Income Qualified• Max 30 year Amortization• No exceptions permitted <p>Contact your Regional Manager for more details</p>	1 year	4.99%	5.19%	4.89%	5.14%	5.39%	1%	50 bps
	2 year	5.19%	5.29%	4.99%	5.09%	5.34%	1%	60 bps
	3 year	5.19%	5.29%	4.99%	5.09%	5.34%	1%	75 bps



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Aveo Traditional*	Term	Beacon 680+	Beacon 640-679	Beacon 620-639	Beacon 600-619	Beacon 550-599	Application Fee	Finder Fees
<ul style="list-style-type: none"> Extended amortization available Extended debt service ratios BFS income allowed Rentals allowed Click here for product information and guidelines	1 year	5.14%	5.29%	5.54%	5.63%	5.79%	1%	50 bps
	2 year	5.19%	5.34%	5.59%	5.73%	5.79%	1%	60 bps
	3 year	5.19%	5.34%	5.59%	5.63%	5.74%	1%	75 bps

Aveo Flex40*	LTV	Beacon 720+	Beacon 680-719	Beacon 640-679	Beacon 620-639	Application Fee	Finder Fees
(1 year rates, for 2 year add +.25bps) <ul style="list-style-type: none"> 40 year amortization, no stress test Asset and net-worth income allowed Extended debt service ratios 55/55 Simplified BFS income calculation Owner occupied and rentals allowed Click here for product information and guidelines	Up to 65%	5.79%	5.84%	6.14%	6.29%	2%	100 bps
	65.01% - 70%	5.84%	5.89%	6.24%	6.39%	2%	100 bps
	70.01% - 75%	5.89%	5.94%	6.29%	6.44%	2%	100 bps
	75.01% - 80%	5.94%	5.99%	6.39%	6.54%	2%	100 bps

Aveo+*	LTV	Beacon	Lending Area A+	Lending Area A	Lending Area B	Lending Area C	Application Fee	Finder Fees
<ul style="list-style-type: none"> Private Lending Approach with Institutional Reliability 40 year amortization, no stress test Fully open 90 days from IAD No GDS/TDS maximums Click here for product information and guidelines	Up to 50%	600	5.84%	5.84%	6.34%	6.84%	2%	100 bps
	50.01% - 65%		6.34%	6.34%	6.84%	7.34%	2%	100 bps
	65.01% - 70%	650	7.14%	7.14%	7.64%	N/A	2%	100 bps
	70.01% - 75%		7.39%	N/A	N/A	N/A	2%	100 bps

Premiums may apply for:*	Aveo Traditional	Flex40	Aveo+
BFS Bank Statement Qualification	+0.30		
Rental suite income used	+0.15		
Rental property/occupancy	+0.50	+0.50	+0.25
Condominium apartments	+0.10	+0.10	+0.50
Refinance LTV > 70%			+0.25
Second home	+0.25	+0.25	+0.25
Amortization greater than 30 years	+0.10		

*Additional Premiums may apply.

[Contact your Regional Manager](#) or view the [Aveo Broker Resource Centre](#)