

Insured and Insurable - (Standard guidelines apply):

Term	LTV	Fixed	ARM Extra 20bps	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
5 year	Insured	4.39%	P-0.75%	105 bps	95 bps / 50 bps
	Insurable up to 65%	4.39%	P-0.75%	105 bps	95 bps / 50 bps
	Insurable up to 65.01 - 70%	4.54%	P-0.60%	105 bps	95 bps / 50 bps
	Insurable up to 70.01 – 75%	4.59%	P-0.55%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 – 80%	4.64%	P-0.50%	105 bps	95 bps / 50 bps
3 year	Insured	4.34%	—	75 bps	65 bps / 30 bps
	Insurable up to 65%	4.34%	—	75 bps	65 bps / 30 bps
	Insurable up to 65.01 - 80%	4.64%	—	75 bps	65 bps / 30 bps
2 year	Insured	4.69%	—	65 bps	55 bps / 20 bps

Uninsured *Extra 20bps - New Business Only - Mortgage Amount >=\$500K - Rentals Excluded (Standard guidelines apply):

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee
*5 year	Up to 80% Owner Occupied	4.84%	P-0.26%	100 bps	90 bps / 50 bps
*5 Year Special Min Beacon >=700, Must meet other HomeLine criteria	Up to 80% Owner Occupied	—	P-0.40%	100 bps	90 bps / 50 bps
5 year Rentals	Up to 75%	4.99%	P-0.11%	100 bps	90 bps / 50 bps
*3 year	Up to 80% Owner Occupied	4.84%	—	65 bps	55 bps / 30 bps

HomeLine (Standard guidelines apply):

	Rate	Upfront Model Finder's Fee	Notes
HELOC	P+0.50%	50 bps*	Finder's fee paid on average balance for first 60-days

Pre-Approval Rate

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
5 year	Insured only	4.74%	—	105 bps	95 bps / 50 bps

Smart Cash – Available in BC, AB, SK, MB, ON and QC Only (Standard guidelines apply) :

Term	LTV	1%	2%	3%	5%	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
5 year	Insured up to 95%	4.74%	4.99%	5.19%	n/a	105 bps	95 bps / 50 bps
	Up to 65%	4.74%	4.99%	5.19%	5.74%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.89%	5.14%	5.34%	5.89%	105 bps	95 bps / 50 bps
	70.01 – 75%	4.94%	5.19%	5.39%	5.94%	105 bps	95 bps / 50 bps
	75.01 – 80%	4.99%	5.24%	5.44%	5.99%	105 bps	95 bps / 50 bps

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*Denotes rate change **Currently not available in Quebec. †Based on a renewal term of 5 years, other terms vary.
 Note: Information & rates above are subject to change at any time without prior notice.

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Version Code: 06.05.2026