

Insured and Insurable - (Standard guidelines apply):

Term	LTV	Fixed	45 Day Quick Close New Business Only	ARM 20bps Extra New Business Only	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
5 year	Insured	4.39%	4.34%	P-0.75%	105 bps	95 bps / 50 bps
	Insurable up to 65%	4.39%	4.34%	P-0.75%	105 bps	95 bps / 50 bps
	Insurable up to 65.01 - 70%	4.54%	4.49%	P-0.60%	105 bps	95 bps / 50 bps
	Insurable up to 70.01 - 75%	4.54%	4.49%	P-0.55%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 - 80%	4.59%	4.54%	P-0.50%	105 bps	95 bps / 50 bps
3 year	Insured	4.39%	—	—	75 bps	65 bps / 30 bps
	Insurable up to 65%	4.39%	—	—	75 bps	65 bps / 30 bps
	Insurable up to 65.01 - 80%	4.64%	—	—	75 bps	65 bps / 30 bps
2 year	Insured	4.59%	—	—	65 bps	55 bps / 20 bps

Uninsured (Standard guidelines apply):

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee
5 year	Up to 80% Owner Occupied	4.89%	P-0.20%	100 bps	90 bps / 50 bps
3 year	Up to 80% Owner Occupied	4.79%	—	65 bps	55 bps / 30 bps

Home Line (Standard guidelines apply):

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
HELOC		—	P+0.50%	50 bps*	—
5 year (Insured / Insurable)	Insured or up to 65%	4.39%	P-0.70%	105 bps	95 bps / 50 bps
	65.01 - 70%	4.54%	P-0.55%	105 bps	95 bps / 50 bps
	70.01 - 75%	4.54%	P-0.50%	105 bps	95 bps / 50 bps
	75.01 - 80%	4.59%	P-0.45%	105 bps	95 bps / 50 bps
5 year Uninsured	Up to 80%	4.89%	P-0.20%	100 bps	90 bps / 50 bps
*3 year Uninsured	Up to 80%	4.89%	—	65 bps	55 bps / 30 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	4.64%	—	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%	4.64%	4.89%	5.09%	n/a	105 bps	95 bps / 50 bps
	Up to 65%	4.64%	4.89%	5.09%	5.64%	105 bps	95 bps / 50 bps
	65.01 - 70%	4.79%	5.04%	5.24%	5.79%	105 bps	95 bps / 50 bps
	70.01 - 75%	4.79%	5.04%	5.24%	5.79%	105 bps	95 bps / 50 bps
	75.01 - 80%	4.84%	5.09%	5.29%	5.84%	105 bps	95 bps / 50 bps

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For more information, [Contact your Regional Manager](#)

For Additional Tools: [Broker Resource Centre](#)

*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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