

[Insured and Insurable](#) (Standard guidelines apply):

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
*5 year	Insured	4.19%	P-0.75%	105 bps	95 bps / 50 bps
	Insurable up to 65%	4.19%	P-0.75%	105 bps	95 bps / 50 bps
	Insurable up to 65.01 - 70%	4.34%	P-0.45%	105 bps	95 bps / 50 bps
	Insurable up to 70.01 – 75%	4.44%	P-0.45%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 – 80%	4.44%	P-0.45%	105 bps	95 bps / 50 bps
*3 year	Insured	4.09%	—	75 bps	65 bps / 30 bps
	Insurable up to 65%	4.09%	—	75 bps	65 bps / 30 bps
	Insurable up to 65.01 - 80%	4.39%	—	75 bps	65 bps / 30 bps
2 year	Insured	4.34%	—	65 bps	55 bps / 20 bps
	Insurable up to 65%	4.54%	—	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	*4.59%	*P-0.10%	100 bps	90 bps / 50 bps
*3 year	Up to 80% Owner Occupied	4.54%	—	65 bps	55 bps / 30 bps

*Please reference [preferred guidelines](#) for product restrictions

[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%	4.29%	P-0.70%	105 bps	95 bps / 50 bps
	65.01 - 70%	4.44%	P-0.40%	105 bps	95 bps / 50 bps
	70.01 – 75%	4.54%	P-0.40%	105 bps	95 bps / 50 bps
	75.01 – 80%	4.54%	P-0.40%	105 bps	95 bps / 50 bps
5 year Uninsured	Up to 80%	4.64%	P-0.10%	100 bps	90 bps / 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	4.29%	—	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	Insuredup to 95%	4.44%	4.69%	4.89%	n/a	105 bps	95 bps / 50 bps
	Up to 65%	4.44%	4.69%	4.89%	5.44%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.59%	4.84%	5.04%	5.59%	105 bps	95 bps / 50 bps
	70.01 – 75%	4.69%	4.94%	5.14%	5.69%	105 bps	95 bps / 50 bps
	75.01 – 80%	4.69%	4.94%	5.14%	5.69%	105 bps	95 bps / 50 bps

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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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