

[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 | Insured up 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 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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