Interest Rate Sheet



Effective Date / Time: November 20, 2025 / 12:00 AM ET Qualifying Rate is the greater of 5.25% or Contract Rate + 2%

CMLS Prime: 4.45%

Insured and Insurable (Standard guidelines apply):

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
	Insured	4.04%	P-0.70%	105 bps	95 bps / 50 bps
	Insurable up to 65%	4.04%	P-0.70%	105 bps	95 bps / 50 bps
5 year	Insurable up to 65.01 – 70%	4.19%	P-0.55%	105 bps	95 bps / 50 bps
	Insurable up to 70.01 – 75%	4.29%	P-0.40%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 – 80%	4.29%	P-0.40%	105 bps	95 bps / 50 bps
	Insured	4.04%		75 bps	65 bps / 30 bps
3 year	Insurable up to 65%	4.04%		75 bps	65 bps / 30 bps
	Insurable up to 65.01 – 80%	4.34%		75 bps	65 bps / 30 bps
**	Insured or up to 65%	4.14%		65 bps	55 bps / 20 bps
*2 year	65.01% – 80%	4.44%		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	4.49%	^P-0.10%	100 bps	90 bps / 50 bps
3 year New Business Only	Up to 80% Owner Occupied	4.44%		65 bps	55 bps / 30 bps

[^]Please reference <u>preferred guidelines</u> for product restrictions

Home Line (Home Line guidelines apply):

		Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
HELOC			P+0.50%	50 bps*	
	Insured or up to 65%	4.09%	P-0.65%	105 bps	95 bps / 50 bps
5 year	65.01 – 70%	4.24%	P-0.50%	105 bps	95 bps / 50 bps
(Insured / Insurable)	70.01 – 75%	4.34%	P-0.35%	105 bps	95 bps / 50 bps
	75.01 – 80%	4.34%	P-0.35%	105 bps	95 bps / 50 bps
5 year Uninsured	Up to 80%	4.49%	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	4.14%			

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 [†]
	Insured up to 95%	4.29%	4.54%	4.74%	n/a	105 bps	95 bps / 50 bps
	Up to 65%	4.29%	4.54%	4.74%	5.29%	105 bps	95 bps / 50 bps
5 year	65.01 – 70%	4.44%	4.69%	4.89%	5.44%	105 bps	95 bps / 50 bps
	70.01 – 75%	4.54%	4.79%	4.99%	5.54%	105 bps	95 bps / 50 bps
	75.01 – 80%	4.54%	4.79%	4.99%	5.54%	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.