



Interest Rate Sheet

Effective Date / Time: October 3, 2025 / 12:00 AM ET  
Qualifying Rate is the greater of 5.25% or Contract Rate + 2%  
**CMLS Prime: 4.70%**

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

Term	LTV	45 day Quick Close	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
<b>*5 year</b> <b>Earn Extra 20 bps</b> <i>New Business Only</i>	Insured	4.24%	4.29%	P-0.55%	105 bps	95 bps / 50 bps
	Insurable up to 65%	4.24%	4.29%	P-0.55%	105 bps	95 bps / 50 bps
	Insurable up to 65.01 – 70%	4.39%	4.44%	P-0.40%	105 bps	95 bps / 50 bps
	Insurable up to 70.01 – 75%	<b>4.44%</b>	<b>4.49%</b>	P-0.35%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 – 80%	<b>4.44%</b>	<b>4.49%</b>	P-0.25%	105 bps	95 bps / 50 bps
<b>*3 year</b> <b>Earn Extra 20 bps</b> <i>New Business Only</i>	Insured	4.19%	4.29%	—	75 bps	65 bps / 30 bps
	Insurable up to 65%	4.19%	4.29%	—	75 bps	65 bps / 30 bps
	Insurable up to 65.01 – 80%	4.49%	4.59%	—	75 bps	65 bps / 30 bps
<b>2 year</b> <b>Earn Extra 20 bps</b> <i>New Business Only</i>	Insured	—	4.69%	—	65 bps	55 bps / 20 bps
	Insurable up to 65%	—	4.69%	—	65 bps	55 bps / 20 bps

⇒ [Uninsured](#) (Standard guidelines apply):

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee
<b>*5 year</b>	Up to 80% Owner Occupied	<b>*4.54%</b>	*P-0.20%	100 bps	90 bps / 50 bps
<b>*3 year</b>	Up to 80% Owner Occupied	4.69%	—	65 bps	55 bps / 30 bps

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

⇒ [Home Line](#) (Home Line guidelines apply):

Term	LTV	45 day Quick Close	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
<b>HELOC</b>		—	—	P+0.50%	50 bps*	—
<b>*5 year</b> <b>(Insured / Insurable)</b> <b>Earn Extra 20 bps</b> <i>Does not apply to HELOC portion</i> <i>New Business Only</i>	Insured or up to 65%	4.24%	4.29%	P-0.55%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.39%	4.44%	P-0.40%	105 bps	95 bps / 50 bps
	70.01 – 75%	4.49%	4.54%	P-0.35%	105 bps	95 bps / 50 bps
	75.01 – 80%	4.54%	4.59%	P-0.25%	105 bps	95 bps / 50 bps
<b>*5 year Uninsured</b> <b>Earn Extra 20 bps</b> <i>Does not apply to HELOC portion</i> <i>New Business Only</i>	Up to 80%	—	4.99%	P-0.05%	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†
<b>*5 year</b>	Insured only	4.39%	—	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†
<b>*5 year</b> <b>Earn Extra 20 bps</b> <i>New Business Only</i>	Insured up to 95%	4.54%	4.79%	4.99%	n/a	105 bps	95 bps / 50 bps
	Up to 65%	4.54%	4.79%	4.99%	5.54%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.69%	4.94%	5.14%	5.69%	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 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.