



Interest Rate Sheet

Effective Date / Time: June 26, 2025 / 12:00 AM EST  
Qualifying Rate is the greater of 5.25% or Contract Rate + 2%  
**CMLS Prime: 4.95%**

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

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
5 year	Insured	4.29%	P-0.65%	105 bps	95 bps / 50 bps
	Insurable up to 65%	4.29%	P-0.65%	105 bps	95 bps / 50 bps
	Insurable up to 65.01 – 70%	4.44%	P-0.45%	105 bps	95 bps / 50 bps
	Insurable up to 70.01 – 75%	4.44%	P-0.40%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 – 80%	4.44%	P-0.40%	105 bps	95 bps / 50 bps
3 year	Insured	4.24%	—	75 bps	65 bps / 30 bps
	Insurable up to 65%	4.24%	—	75 bps	65 bps / 30 bps
	Insurable up to 65.01 – 80%	4.54%	—	75 bps	65 bps / 30 bps
2 year	Insured	4.69%	—	65 bps	55 bps / 20 bps
	Insurable up to 65%	4.79%	—	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	*4.44	P-0.30%	100 bps	90 bps / 50 bps
3 year	Up to 80% Owner Occupied	4.89%	—	65 bps	55 bps / 30 bps

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

[Home Line](#) (Home Line 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%	4.34%	P-0.50%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.49%	P-0.30%	105 bps	95 bps / 50 bps
	70.01 – 80%	4.49%	P-0.25%	105 bps	95 bps / 50 bps
5 year Uninsured	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†
5 year	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†
5 year	Insured up to 95%	4.59%	4.84%	5.04%	n/a	105 bps	95 bps / 50 bps
	Up to 65%	4.59%	4.84%	5.04%	5.59%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.74%	4.99%	5.19%	5.74%	105 bps	95 bps / 50 bps
	70.01 – 80%	4.74%	4.99%	5.19%	5.74%	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.  
Mortgage Brokerage License FSRA #11749  
Mortgage Administrator License FSRA #11689  
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