

**Insured and Insurable** - (Standard guidelines apply):

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
<b>5 year</b>	Insured	4.39%	P-0.75%	105 bps	95 bps / 50 bps
	Insurable up to 65%	4.39%	P-0.75%	105 bps	95 bps / 50 bps
	Insurable up to 65.01 - 70%	4.54%	P-0.60%	105 bps	95 bps / 50 bps
	Insurable up to 70.01 – 75%	4.54%	P-0.55%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 – 80%	4.59%	P-0.50%	105 bps	95 bps / 50 bps
<b>3 year</b>	Insured	4.39%	—	75 bps	65 bps / 30 bps
	Insurable up to 65%	4.39%	—	75 bps	65 bps / 30 bps
	Insurable up to 65.01 - 80%	4.69%	—	75 bps	65 bps / 30 bps
<b>2 year</b>	Insured	4.59%	—	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	4.89%	P-0.20%	100 bps	90 bps / 50 bps
<b>3 year</b>	Up to 80% Owner Occupied	4.89%	—	65 bps	55 bps / 30 bps

**Home Line** (Standard guidelines apply):

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
<b>HELOC</b>		—	P+0.50%	50 bps*	—
<b>5 year (Insured / Insurable)</b>	Insured or up to 65%	4.39%	P-0.70%	105 bps	95 bps / 50 bps
	65.01 - 70%	4.54%	P-0.55%	105 bps	95 bps / 50 bps
	70.01 – 75%	4.54%	P-0.50%	105 bps	95 bps / 50 bps
	75.01 – 80%	4.59%	P-0.45%	105 bps	95 bps / 50 bps
<b>5 year Uninsured</b>	Up to 80%	4.89%	P-0.25%	100 bps	90 bps / 50 bps
<b>3 year Uninsured</b>	Up to 80%	4.89%	—	65 bps	55 bps / 30 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	4.64%	—	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>	Insured up to 95%	4.64%	4.89%	5.09%	n/a	105 bps	95 bps / 50 bps
	Up to 65%	4.64%	4.89%	5.09%	5.64%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.79%	5.04%	5.24%	5.79%	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

**Not Prime? No problem.** Discover Innovative Mortgage Solutions with [Aveo](#)\*\*

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

Version Code: 05.03.2026