# **Interest Rate Sheet**



Effective Date / Time: October 16, 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†
	Insured	4.24%	4.29%	P-0.55%	105 bps	95 bps / 50 bps
E woon	Insurable up to 65%	4.24%	4.29%	P-0.55%	105 bps	95 bps / 50 bps
5 year Earn Extra 20 bps	Insurable up to 65.01 – 70%	4.39%	4.44%	P-0.40%	105 bps	95 bps / 50 bps
New Business Only	Insurable up to 70.01 – 75%	4.44%	4.49%	P-0.35%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 – 80%	4.44%	4.49%	P-0.25%	105 bps	95 bps / 50 bps
3 year	Insured	4.19%	4.29%		75 bps	65 bps / 30 bps
Earn Extra 20 bps	Insurable up to 65%	4.19%	4.29%		75 bps	65 bps / 30 bps
New Business Only	Insurable up to 65.01 – 80%	4.49%	4.59%		75 bps	65 bps / 30 bps
2 year	Insured		4.69%	_	65 bps	55 bps / 20 bps
Earn Extra 20 bps New Business Only	Insurable up to 65%	<u>—</u>	4.69%		65 bps	55 bps / 20 bps

## Uninsured (Standard guidelines apply):

Term	Term LTV		ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	
5 year	Up to 80% Owner Occupied	4.49%	^P-0.20%	100 bps	90 bps / 50 bps	
3 year	Up to 80% Owner Occupied	4.69%		— 65 bps		

<sup>^</sup> Please reference <u>preferred guidelines</u> 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†
HELOC				P+0.50%	50 bps*	
5 year	Insured or up to 65%	4.24%	4.29%	P-0.55%	105 bps	95 bps / 50 bps
(Insured / Insurable)	65.01 – 70%	4.39%	4.44%	P-0.40%	105 bps	95 bps / 50 bps
Earn Extra 20 bps  Does not apply to HELOC portion	70.01 – 75%	4.44%	4.49%	P-0.35%	105 bps	95 bps / 50 bps
New Business Only	75.01 – 80%	4.44%	4.49%	P-0.25%	105 bps	95 bps / 50 bps
5 year Uninsured	Up to 80%		4.79%	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 <sup>†</sup>
	Insured up to 95%	4.54%	4.79%	4.99%	n/a	105 bps	95 bps / 50 bps
*E VOOR	Up to 65%	4.54%	4.79%	4.99%	5.54%	105 bps	95 bps / 50 bps
*5 year Earn Extra 20 bps New Business Only	65.01 – 70%	4.69%	4.94%	5.14%	5.69%	105 bps	95 bps / 50 bps
	70.01 – 75%	4.74%	4.99%	5.19%	5.74%	105 bps	95 bps / 50 bps
	75.01 – 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.