



Interest Rate Sheet

Effective Date / Time: August 13, 2025 / 12:00 AM ET  
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†
<b>*5 year</b> Earn 20 bps BONUS on deals \$500K+ New Business Only‡	Insured	4.44%	P-0.55%	105 bps	95 bps / 50 bps
	Insurable up to 65%	4.44%	P-0.55%	105 bps	95 bps / 50 bps
	Insurable up to 65.01 – 70%	4.49%	P-0.35%	105 bps	95 bps / 50 bps
	Insurable up to 70.01 – 75%	4.64%	P-0.30%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 – 80%	4.64%	P-0.30%	105 bps	95 bps / 50 bps
<b>*3 year Promo</b> Earn 20 bps BONUS on deals \$500K+ New Business Only‡	Insured	4.29%	—	75 bps	65 bps / 30 bps
	Insurable up to 65%	4.29%	—	75 bps	65 bps / 30 bps
	Insurable up to 65.01 – 80%	4.59%	—	75 bps	65 bps / 30 bps
<b>2 year</b>	Insured	4.69%	—	65 bps	55 bps / 20 bps
	Insurable up to 65%	4.69%	—	65 bps	55 bps / 20 bps

\*Earn 20 bps BONUS commission for all 3 & 5 yr closed, and 5 yr ARM deals greater than \$500K – New Business only

[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	*4.69%	*P-0.25%	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	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%	4.44%	P-0.55%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.59%	P-0.35%	105 bps	95 bps / 50 bps
	70.01 – 80%	4.64%	P-0.30%	105 bps	95 bps / 50 bps
<b>5 year Uninsured</b>	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	4.54%	—	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%	4.69%	4.94%	5.14%	n/a	105 bps	95 bps / 50 bps
	Up to 65%	4.69%	4.94%	5.14%	5.69%	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%	4.89%	5.14%	5.34%	5.89%	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  
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