



Interest Rate Sheet

Effective Date / Time: December 6, 2025 / 12:00 AM ET
Qualifying Rate is the greater of 5.25% or Contract Rate + 2%
CMLS Prime: 4.45%

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

Term	LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee†
5 year	Insured	4.24%	P-0.70%	105 bps	95 bps / 50 bps
	Insurable up to 65%	4.24%	P-0.70%	105 bps	95 bps / 50 bps
	Insurable up to 65.01 – 70%	4.39%	P-0.55%	105 bps	95 bps / 50 bps
	Insurable up to 70.01 – 75%	4.49%	P-0.40%	105 bps	95 bps / 50 bps
	Insurable up to 75.01 – 80%	4.49%	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 or up to 65%	4.34%	—	65 bps	55 bps / 20 bps
	65.01% – 80%	4.54%	—	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	4.49%^	^P-0.10%	100 bps	90 bps / 50 bps
3 year New Business Only	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†
HELOC		—	P+0.50%	50 bps*	—
5 year (Insured / Insurable)	Insured or up to 65%	4.29%	P-0.65%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.44%	P-0.50%	105 bps	95 bps / 50 bps
	70.01 – 75%	4.54%	P-0.35%	105 bps	95 bps / 50 bps
	75.01 – 80%	4.54%	P-0.35%	105 bps	95 bps / 50 bps
5 year Uninsured	Up to 80%	4.49%	P-0.10%	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	4.34%	—	—	—

🔗 [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%	4.49%	4.74%	4.94%	n/a	105 bps	95 bps / 50 bps
	Up to 65%	4.49%	4.74%	4.94%	5.49%	105 bps	95 bps / 50 bps
	65.01 – 70%	4.64%	4.89%	5.09%	5.64%	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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*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.