

**Bank of Canada Benchmark Rate - 5.25%**

**RFA Prime Rate – 3.70%**

**Teal Indicates Recent Change**

## RATES & COMPENSATION

Term/Credit	Insured	Insurable				Uninsurable	Uninsurable + < 80%	Insider Comp.	Standard Comp.
		<= 65%	65.01 to 70%	70.01 to 75%	75.01 to 80%				
<b>Promotions</b>									
<b>60 Day QC ARM</b>	P-0.95%	P-0.95%	–	–	–	–	–	115 bps	110 bps
<b>60 Day QC Fixed</b>	5.04%	5.04%	–	–	–	–	–	115 bps	110 bps
<b>Uninsurable ARM Promo</b>	–	–	–	–	–	P-0.20%	–	115 bps	110 bps
<b>Frontline Promo</b>	4.99%	4.99%	5.14%	5.19%	5.19%	–	–	85 bps	75 bps
<b>Frontline Cashback</b>	+ \$1,000 Cashback								
<b>Standard Rates</b>									
<b>5 Year ARM</b>	P-0.90%	P-0.90%	P-0.75%	P-0.55%	P-0.55%	P-0.10%	P-0.10%	115 bps	110 bps
<b>5 Year Fixed</b>	5.09%	5.09%	5.24%	5.29%	5.29%	5.44%	5.44%	115 bps	110 bps
<b>5 Year Fixed Rental</b>	–	5.24%	5.39%	5.44%	5.44%	5.59%	–	115 bps	110 bps
<b>4 Year Fixed</b>	4.89%	5.29%	5.29%	5.29%	5.29%	–	–	50 bps	50 bps
<b>3 Year Fixed</b>	4.79%	5.29%	5.29%	5.29%	5.29%	–	–	50 bps	50 bps
<b>2 Year Fixed</b>	4.79%	5.29%	5.29%	5.29%	5.29%	–	–	50 bps	50 bps
<b>1 Year Fixed</b>	4.69%	5.29%	5.29%	5.29%	5.29%	–	–	40 bps	40 bps

\* Insiders continue to earn an extra 10 bps efficiency bonus on their 5 year deals for meeting their quarterly targets & efficiency ratios.

## RATE CRITERIA

- **Rate holds:** All rates are 120 Day Rate Holds unless otherwise indicated. No pre-approvals.
- **Float down:** A one-time float down may be considered. Float downs must be received at least 10 business days prior to closing and are subject to standard rates only. No float downs on promotional rates.
- **Insurable mortgages only:** Primary Beacon Scores ≤ 680 add 20 bps
- **Uninsurable mortgages only:** Purchase/transfer – Primary Beacon Scores must be ≥ 650
- **Refinance Owner Occupied:** Primary Beacon Scores must be ≥ 680 | Refinance Rental: Primary Beacon Score must be ≥ 700
- **Frontline Promo:** \*Additional criteria applies, owner occupied only, use promo code "frontline" in deal notes (see [rfa.ca/frontline](http://rfa.ca/frontline) or talk to your RVP for more info).
- **Max buydown:** May vary by term, contact your RVP or Underwriter for more detail.
- Interest rates, terms and products are subject to change at any time without notice.

**For all rate and payout inquires pertaining to existing clients, please visit [rfa.ca/customerservice](http://rfa.ca/customerservice).**

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