

Bank of Canada Benchmark Rate - 5.25%

RFA Prime Rate – 5.95%

Teal Indicates Recent Change

RATES & COMPENSATION

Term	Insured	Insurable				Uninsurable	Uninsurable +	Insider Comp.	Standard Comp.
		<= 65%	65.01 to 70%	70.01 to 75%	75.01 to 80%				
Promotion									
5 Year ARM Comp	P-0.90%	P-0.90%	P-0.75%	P-0.55%	P-0.55%	–	–	135 bps	130 bps
5 Year Fixed Comp	5.14%	5.14%	5.34%	5.39%	5.39%	–	–	135 bps	130 bps
Uninsurable ARM	–	–	–	–	–	P-0.25%	–	115 bps	110 bps
Standard Rates									
Frontline Program	5.04%	5.04%	5.24%	5.29%	5.29%	–	–	80 bps	80 bps
5 Year ARM	P-0.90%	P-0.90%	P-0.75%	P-0.55%	P-0.55%	P-0.00%	P-0.00%	115 bps	110 bps
5 Year Fixed	5.14%	5.14%	5.34%	5.39%	5.39%	5.99%	5.79%	115 bps	110 bps
5 Year Fixed Rental	–	5.29%	5.49%	5.54%	5.54%	6.14%	–	115 bps	110 bps
4 Year Fixed	5.44%	5.74%	5.74%	5.74%	5.74%	–	–	50 bps	50 bps
3 Year Fixed	5.54%	5.74%	5.74%	5.74%	5.74%	–	–	50 bps	50 bps
2 Year Fixed	5.64%	5.74%	5.74%	5.74%	5.74%	–	–	50 bps	50 bps
1 Year Fixed	5.74%	5.74%	5.74%	5.74%	5.74%	–	–	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.

Frontline Cashback				
Loan Amount	\$150,000 - \$299,999	\$300,000 - \$499,999	\$500,000 - \$749,999	\$750,000 +
Cashback	\$500	\$750	\$1,000	\$2,000

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 \leq 680 add 20 bps
- **Uninsurable mortgages only:** Purchase/transfer – Primary Beacon Scores must be \geq 650
- **Refinance Owner Occupied:** Primary Beacon Scores must be \geq 680 | Refinance Rental: Primary Beacon Score must be \geq 700
- **Frontline Program:** *Additional criteria applies, owner occupied only, use code "frontline" in deal notes (see rfa.ca/frontline or talk to your RVP).
- **Max buydown:** May vary by term, contact your RVP or Underwriter for more detail.
- **Uninsurable ARM Promo:** New business only, no float downs. No Uninsurable Plus. Max buydown 10 bps.
- **5 Year Comp Promo:** New business only. 5 year insured/insurable fixed & ARM deals only. Cannot be combined with Frontline or any other promotional offer(s). Efficiency Bonus or Volume Bonus do not apply to this promo.
- **Payout Inquiries:** For all rate & payout inquiries pertaining to existing clients, please visit rfa.ca/customerservice.

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