RFA MORTGAGE RATES

EFFECTIVE NOVEMBER 14, 2026 AT 12:01 AM ET

RATES & COMPENSATION

Bank of Canada Benchmark Rate - 5.25% | **RFA Prime Rate** – 4.70% | **Teal Indicates Recent Change**

TERM	INSURED	INSURABLE				COMPENSATION*
		≤ 65%	65.01 to 70%	70.01 to 75%	75.01 to 80%	
Quick Close Promotions						
5 Year Fixed QC (45-Day)	4.69%	4.69%	4.84%	—	—	105 bps + VB*
New Business Promotions						
5 Year ARM Promo	P-0.75%	P-0.75%	P-0.55%	P-0.45%	P-0.45%	**130 bps + VB***
Standard Rates						
Frontline Program	4.64%	4.64%	4.79%	4.79%	4.84%	80 bps
5 Year ARM	P-0.75%	P-0.75%	P-0.55%	P-0.45%	P-0.45%	115 bps + VB*
5 Year Fixed	4.74%	4.74%	4.89%	4.89%	4.94%	115 bps + VB*
5 Year Fixed Rental	–	5.04%	5.19%	5.19%	5.24%	115 bps + VB*
4 Year Fixed	4.89%	4.89%	5.04%	5.19%	5.19%	85 bps
3 Year Fixed	4.69%	4.69%	4.84%	4.99%	4.99%	75 bps
2 Year Fixed	5.04%	5.04%	5.19%	5.34%	5.34%	65 bps
1 Year Fixed	5.69%	5.69%	5.84%	5.99%	5.99%	45 bps

	≤ 80% LTV	≤ 80% SECOND HOMES/RENTALS	COMPENSATION
New Business Uninsurable Promotions			
5 Year ARM	P-0.35%	—	125 bps
5 Year Fixed	5.29%	—	125 bps
Uninsurable			
5 Year ARM	P-0.35%	—	105 bps
5 Year Fixed	5.29%	5.69%	105 bps
5 Year Fixed Rental	—	5.99%	105 bps

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

*Insiders can earn an additional 10 bps Volume Bonus for achieving their annual target.

RATE CRITERIA

- **Insider Compensation:** Insiders can earn an additional 10 bps Volume Bonus for achieving their annual target.
- **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 to promotional rates.
- **Insurable mortgages only:** Primary Beacon Scores <680 add 20 bps
- **Uninsurable mortgages only:** Primary Beacon Scores must be ≥680 for Purchases/Transfers and ≥720 for Refinances.
- **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.
- **Promotions & Quick Close:** New business (no term switches), owner-occupied deals only. Cannot be combined with Frontline or any other promotional offer(s). Must fund within 60 days to be eligible for Quick Close. **Uninsurable Promotions** are subject to beacon and location criteria.
- **Payout Inquiries:** For all rate & payout inquiries pertaining to existing clients, please visit rfa.ca/customerservice.
- **Transfers:** Not eligible for terms < 3 Years. Promo exceptions may apply.
- **Second Homes:** Not eligible for terms < 3 years.
- Interest rates, terms and products are subject to change at any time without notice.

For all rate and payout inquiries pertaining to existing clients, please visit rfa.ca/customerservice.

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