

RATES & COMPENSATION

Bank of Canada Benchmark Rate - 5.25% | RFA Prime Rate – 4.95% | **Teal Indicates Recent Change**

TERM	INSURED	INSURABLE				COMPENSATION*
		≤ 65%	65.01 to 70%	70.01 to 75%	75.01 to 80%	
New Business Promotions						
5 Year ARM Promo	P-0.55%	P-0.55%	P-0.45%	P-0.30%	P-0.30%	125 bps + VB*
5 Year Fixed Promo	4.34%	4.34%	4.49%	4.54%	4.59%	125 bps + VB*
3 Year Fixed Promo	4.24%	4.24%	4.49%	4.54%	4.54%	85 bps
Standard Rates						
Frontline Program	4.24%	4.24%	4.39%	4.44%	4.49%	80 bps
5 Year ARM	P-0.55%	P-0.55%	P-0.45%	P-0.30%	P-0.30%	115 bps + VB*
5 Year Fixed	4.34%	4.34%	4.49%	4.54%	4.59%	115 bps + VB*
5 Year Fixed Rental	–	4.64%	4.79%	4.84%	4.89%	115 bps + VB*
4 Year Fixed	4.44%	4.44%	4.54%	4.64%	4.69%	85 bps
3 Year Fixed	4.29%	4.29%	4.54%	4.59%	4.59%	75 bps
2 Year Fixed	4.69%	4.69%	4.89%	4.89%	4.89%	65 bps
1 Year Fixed	4.94%	4.94%	5.09%	5.24%	5.24%	45 bps

	≤ 80% LTV	≤ 80% SECOND HOMES/RENTALS	COMPENSATION
Uninsurable			
5 Year ARM	P-0.20%	—	105 bps
5 Year Fixed	4.69%	5.09%	105 bps
5 Year Fixed Rental	—	5.39%	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 & Uninsurable + mortgages only:** Primary Beacon Scores <680 add 20 bps
- **Uninsurable mortgages only:** Purchase/transfer – Primary Beacon Scores must be ≥680
- **Refinance Owner Occupied:** Primary Beacon Scores must be ≥ 680 | Refinance Rental: Primary Beacon Score must be ≥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.
- **Promotions & Quick Close:** New business (no term switches), owner-occupied, insured/insurable deals only. Cannot be combined with Frontline or any other promotional offer(s). Must fund within 30 days to be eligible for Quick Close.
- **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.

MANAGEMENT

Cheryl Buhs	VP, National Sales	cheryl.buhs@rfamortgages.ca	403.612.4717
Alex Sigouin	AVP, Eastern Canada Sales	alex.sigouin@rfamortgages.ca	437.237.9068
Maria Anagnostopoulos	Director, BRM Channel	maria.anagnostopoulos@rfamortgages.ca	437.439.1165

EASTERN CANADA

Adam Meger	RVP, SouthWest Ontario	adam.meger@rfamortgages.ca	416.660.9785
Alix Boyd	RVP, Ottawa & Atlantic Canada	alix.boyd@rfamortgages.ca	613.329.4327
Amanda Faria	BDM, Ontario & Eastern Canada	amanda.faria@rfamortgages.ca	437.222.7678
Dario Carpino	Director, Broker Experience & Network Liaison	dario.carpino@rfamortgages.ca	416.421.9002
Dario Carpino Jr.	RVP, Strategic Accounts	dario.carpinojr@rfamortgages.ca	647.214.0655
Jordan Speer	RVP, GTA West	jordan.speer@rfamortgages.ca	416.970.8573

WESTERN CANADA

Donna Rachel	RVP, BC Fraser Valley & Vancouver Island	donna.rachel@rfamortgages.ca	604.880.7800
Kim Weishuhn	RVP, Calgary & Interior BC	kim.weishuhn@rfamortgages.ca	604.649.5544
Kory Dicks	RVP, Vancouver Central & Vancouver Island	kory.dicks@rfamortgages.ca	236.662.9075
Laura Cook	RVP, Edmonton, Prairies & Central BC	laura.cook@rfamortgages.ca	250.351.4416
Susan Wishart	RVP, Calgary & Southern Alberta	susan.wishart@rfamortgages.ca	403.471.4245

BUSINESS RELATIONSHIP MANAGERS (BRM) CHANNEL

Domenica Silva	Broker Relationship Manager	domenica.silva@rfamortgages.ca	437.222.7673
Dwayne Desa	Broker Relationship Manager	dwayne.desa@rfamortgages.ca	437.222.7675
Tanya Eves	Broker Relationship Manager	tanya.eves@rfamortgages.ca	437.222.2890
Julia Rimer	Broker Relationship Manager	julia.rimer@rfamortgages.ca	437.222.2870