

RATES & COMPENSATION

Bank of Canada Benchmark Rate - 5.25% | RFA Prime Rate – 6.45% | **Teal Indicates Recent Change**

Term	Insured	Insurable				Uninsurable	Uninsurable +	Compensation*
		≤ 65%	65.01 to 70%	70.01 to 75%	75.01 to 80%			
Promotion								
New! Off-sheet rate promotion now available. Talk to your RVP!								
5 Year ARM Promo	P-0.90%	P-0.90%	P-0.75%	P-0.60%	P-0.60%	–	–	120 bps + VB*
5 Year Fixed Promo	4.54%	4.54%	4.64%	4.69%	4.74%	–	–	130 bps + VB*
4 Year Fixed Promo	4.69%	4.69%	4.84%	4.99%	4.99%	–	–	100 bps
3 Year Fixed Promo	4.84%	4.84%	4.99%	5.14%	5.14%	–	–	80 bps
Standard Rates								
Frontline Promo	4.44%	4.44%	4.54%	4.59%	4.64%	–	–	80 bps
5 Year ARM	P-0.90%	P-0.90%	P-0.75%	P-0.60%	P-0.60%	P+0.00%	P+0.00%	115 bps*
5 Year Fixed	4.54%	4.54%	4.64%	4.69%	4.74%	5.14%	5.99%	115 bps*
5 Year Fixed Rental	–	4.84%	4.94%	4.99%	5.04%	5.44%	–	115 bps*
4 Year Fixed	4.89%	4.89%	5.04%	5.19%	5.19%	–	–	50 bps
3 Year Fixed	4.84%	4.84%	4.99%	5.14%	5.14%	–	–	50 bps
2 Year Fixed	6.59%	6.59%	6.74%	6.89%	6.89%	–	–	50 bps
1 Year Fixed	7.29%	7.29%	7.44%	7.59%	7.59%	–	–	40 bps

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

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

- **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 ≥650
- **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:** New business (no term switches), owner-occupied, insured/insurable deals only. Cannot be combined with Frontline or any other promotional offer(s).
- **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.

EXECUTIVE

Matt Lirantzis	Head of Marketing & Business Development Sales	matt.lirantzis@rfamortgages.ca	416.985.5311
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

EASTERN CANADA

Adam Meger	RVP, SouthWest Ontario	adam.meger@rfamortgages.ca	416.660.9785
Alix Boyd	RVP, Ottawa & Atlantic Canada	alex.boyd@rfamortgages.ca	613.329.4327
Anthony Tosoni	BDM, Ontario & Eastern Canada	anthony.tosoni@rfamortgages.ca	437.222.2844
Dario Carpino	Director, Broker Experience & Network Liaison	dario.carpino@rfamortgages.ca	416.421.9002
Dario Carpino Jr.	RVP, Alternative	dario.carpinojr@rfabank.ca	647.214.0655
Jordan Speer	RVP, GTA West	jordan.speer@rfamortgages.ca	416.970.8573
Kelly Faria	RVP, Alternative – Ontario East	kelly.faria@rfabank.ca	416.705.7391
Livia Pellegrino	RVP, Central Ontario	livia.pellegrino@rfamortgages.ca	437.446.9513

WESTERN CANADA

Brian Tamayo	RVP, Alternative	brian.tamayo@rfabank.ca	672.971.2449
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
Laura Cook	BDM, Western Canada	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

Maria Anagnostopoulos	Director, BRM Channel	maria.anagnostopoulos@rfamortgages.ca	437.439.1165
Darby Kuntz	Broker Relationship Manager	darby.kuntz@rfamortgages.ca	437.222.2826
Tanya Eves	Broker Relationship Manager	tanya.eves@rfamortgages.ca	437.222.2890
Julia Rimer	Broker Relationship Manager	julia.rimer@rfamortgages.ca	437.222.2870