

RATES & COMPENSATION

Bank of Canada Benchmark Rate - 5.25% | RFA Prime Rate – 5.95% | **Teal Indicates Recent Change**

Term	Insured	Insurable				Uninsurable	Uninsurable +	Compensation*
		≤ 65%	65.01 to 70%	70.01 to 75%	75.01 to 80%			
Promotion								
5 Year ARM Promo	P-0.85%	P-0.85%	P-0.70%	P-0.55%	P-0.55%	–	–	120 bps + VB*
5 Year Fixed Promo	4.54%	4.54%	4.64%	4.69%	4.79%	–	–	125 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 Program	4.44%	4.44%	4.54%	4.59%	4.69%	–	–	80 bps
5 Year ARM	P-0.85%	P-0.85%	P-0.70%	P-0.55%	P-0.55%	P+0.00%	P+0.00%	115 bps*
5 Year Fixed	4.54%	4.54%	4.64%	4.69%	4.79%	5.09%	5.99%	115 bps*
5 Year Fixed Rental	–	4.84%	4.94%	4.99%	5.09%	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	6.14%	6.14%	6.29%	6.44%	6.44%	–	–	50 bps
1 Year Fixed	6.84%	6.84%	6.99%	7.14%	7.14%	–	–	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.

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