

Guaranteed Rates

Effective Thu Mar 28, 2024

1 Year Cashable (GIC, RSP, RIF & TFSA eligible)

After 30 days	After 60 days	After 90 days	After 120 days	After 180 days
0.250%	0.250%	0.600%	0.600%	0.600%
Daily *				

Advantage Account	Business Advantage Account	Tax-Free Savings Advantage Account	Registered Advantage Account	US\$
2.850%	2.850%	2.100%	2.100%	0.200%

Non-Redeemable

30 - 59 days	60 - 89 days	90 - 119 days	120 - 179 days	180 - 269 days	270 - 364 days
4.300%	4.300%	4.500%	4.500%	5.000%	5.000%

Guaranteed Interest Certificate (GIC)

1 Year	18 months	2 Year	3 Year	4 Year	5 Year
5.100%	4.850%	4.840%	4.660%	4.430%	4.500%
6 Year	7 Year	8 Year	9 Year	10 Year	15 Year
4.200%	4.250%	4.250%	4.300%	4.500%	4.000%

Registered Retirement Income Fund (RRIF) & Registered Retirement Savings Plan (RRSP)

1 Year	18 months	2 Year	3 Year	4 Year	5 Year
5.100%	4.850%	4.840%	4.660%	4.430%	4.500%
6 Year	7 Year	8 Year	9 Year	10 Year	15 Year
4.200%	4.250%	4.250%	4.300%	4.300%	4.000%

- * Daily Terms -- Interest is calculated daily on the total daily balance and paid monthly. Rate is subject to change without notice. For Registered Advantage Account, withholding taxes may apply if funds are moved to a non-registered account.
- All rates and minimum deposits are subject to change without notice.
- Effective date and interest rate will be the date funds are deposited with the Financial Institution.
- Deposits over \$500,000 please call as there may be special rates available.
- Canada Deposit Insurance Corporation (CDIC) insures eligible CDN \$ deposits at member institutions (up to \$100,000 per depositor)
- Credit Union Deposit Insurance Corporation (CUDIC) insures eligible Canadian \$ deposits at member institutions (unlimited amounts for BC Credit Unions)

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