

Non-Registered (Annual Interest)	1yr	2yr	3yr	4yr	5yr
Wealth One Bank of Canada	4.48%				
Haventree Bank		4.60%			
Haventree Bank			4.71%		
* Access Credit Union				4.75%	
* Access Credit Union					5.00%

Non-Registered - Monthly Pay	1yr	2yr	3yr	4yr	5yr
* Coast Capital Savings	4.35%				
* Coast Capital Savings		4.50%			
* Coast Capital Savings			4.60%		
* Coast Capital Savings				4.60%	
* Coast Capital Savings					4.65%

Registered - RSP/RIF (Annual Interest)	1yr	2yr	3yr	4yr	5yr
Home Bank	4.38%				
Home Bank		4.56%			
Home Bank			4.62%		
Home Bank				4.63%	
Home Bank					4.66%

Registered - TFSA (Annual Interest)	1yr	2yr	3yr	4yr	5yr
Home Bank	4.38%				
Home Bank		4.56%			
Home Bank			4.62%		
Home Bank				4.63%	
Home Bank					4.66%

Rate Special		
18MO	Haventree Bank	4.55%
30MO	Haventree Bank	4.65%

Manulife Advantage Accounts	
Personal Savings Accounts	0.00%
Personal RSP Savings Accounts	0.00%
Business Savings Accounts	0.00%
US Dollar Savings Accounts	0.00%
Tax Free Advantage Accounts (TFSA)	0.00%

Cashable 1 Year Rates	
* Home Bank	3.00%
Cashable after 90 days	

Notes
1. All GIC rates calculated annually.
2. *Denotes FIs that allow Corp. deposits.
3. CUs collect a Membership Share for non-reg. terms (refunded at maturity). See the FI Guide for details.
4. Short term rates available in the Rates Spreadsheet.

For GICdirect Associate Office Use Only

Use the Rates Spreadsheet for rates by Financial Institution, Province, Plan, Corporate & Non-Resident availability.

Use the FIG for specific FI requirements including Deposit Method and Membership Share amounts for each CU.

Send Rate Hold (when applicable) using the template as outlined in the FIG (Financial Institution Guide).

Provide Terms & Conditions (in application package) when applicable (only send to FI when specified).

Daily/Weekly Updates

1. FI Guide/FIST: Updated
2. Haventree: Rate Promo Extended
3. HB/HT Rates: Update
4. LUM: Rate Reservation Required

For full updates go to the GIC Processing Centre