B2B BANK

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Rate Change

Effective Date: December 24, 2024	**B2B Bank Prime Rate**[1]: 5.45%
Bulletin #: 07-25	**5 Year Qualifying Rate**: 5.25%
	HOK/HELOC Qualifying Rate: 7.95%

Contact your Business Development Manager for information about our Preferred Mortgage Partner Program (PMPP).

Fixed Rate Mortgages

	Term	PMPP Rates	Standard Rates
Insured	1 Year Closed	6.09%	6.19%
	2 Year Closed	5.54%	5.64%
	3 Year Closed	4.34%	4.44%

Fixed Rate Mortgages

Term		PMPP Rates	Standard Rates
	4 Year Closed	4.59%	4.69%
	5 Year Closed	4.19%	4.29%
Conventional	1 Year Closed	6.14%	6.24%
	2 Year Closed	5.64%	5.74%
	3 Year Closed	4.64%	4.74%
	4 Year Closed	4.64%	4.74%
	5 Year Closed	4.64%	4.74%
	7 Year Closed	6.29%	6.39%
	10 Year Closed	6.39%	6.49%

Variable Rate Mortgages and Home Equity Line of Credit

Term	PMPP Rates	Standard Rates
3 Year VRM	Prime + 0.00%	Prime + 0.00%
5 Year VRM (Insured)	Prime - 0.95%	Prime - 0.85%
5 Year VRM (Conventional)	Prime - 0.55%	Prime - 0.45%
HELOC (First Position)	Prime + 0.50%	Prime + 0.50%

New Construction Extended Rate Guarantee Program (PMPP Rates)

Term	6 Month Rate Hold	12 Month Rate Hold
5 Year Closed (Insured)	4.34%	4.49%
10 Year Closed (Insured)	6.54%	6.69%

New Construction Extended Rate Guarantee Program (Standard Rates)

Term	6 Month Rate Hold	12 Month Rate Hold
5 Year Closed (Insured)	4.44%	4.59%
10 Year Closed (Insured)	6.64%	6.79%

For more information contact your Business Development Manager.

PMPP brokers have the opportunity to earn up to an additional 40 bps based on volume and efficiency bonuses.
For ALT & Special Programs, please contact your Business Development Manager for rates.
For clients with lower beacon scores, a premium will be added.

Contact & Legal

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Rates shown are base rates and may be subject to change at any time without notice. May be subject to additional qualifying criteria and rate premiums. Subject to meeting B2B Bank credit granting criteria. Apart from New Construction Extended Rate Guarantee Program, terms are based on a 120 day rate hold period for purchases and 60 day rate for refinance. Rate hold periods may vary by product.

[1] Prime Rate means the annual interest rate announced by B2B Bank from time to time as being its reference rate then in effect. Rates are subject to change without notice. All mortgages are funded by, registered in the name of, administered and serviced by B2B Bank. This document is intended for brokers exclusively and is for information purposes only.