Dear Valued Partner,

We acknowledge the current competitive rate environment creates significant gaps in customer offerings made available in the market through various channels of origination.

Thank you for your understanding.

MORTGAGE + PROGRAM RATES

Term (Fixed)	***Default insured***	***25 Year Amortization***	***+25 Year Amortization***	***Finder's fees (bps)***
1 Year Fixed	**6.09%**	**6.34%**	**6.44%**	50
2 Year Fixed	**5.44%**	**5.69%**	**5.79%**	50
3 Year Fixed	**4.44%**	**4.74%**	**4.84%**	50
4 Year Fixed	**4.54%**	**4.79%**	**4.89%**	50
5 Year Fixed	**4.54%**	**4.84%**	**4.94%**	75
7 Year Fixed	**5.35%**	**5.60%**	**5.70%**	100
10 Year Fixed	**5.75%**	**6.00%**	**6.10%**	100
5 Year Flex VRM Closed	**Prime – 0.80%**	**Prime – 0.55%**	**Prime -0.45%**	75

Key Requirements for **Mortgage + Program Rates** access:

- Customers must have or open a Scotiabank day-to-day account, and it must be used as their mortgage payment PAD account.
- Customers must also have or open one supplementary Scotiabank product, in addition to the mortgage and their day-to-day account. (Excludes other mortgages / HELOC products).
- Mortgages must be in a STEP to be eligible for Mortgage + pricing.
- Please speak to your BRM/BLM for any further details/questions on the offer.
- ***New*** Pre-approvals/Rate Holds available at Mortgage+ rates.
- **HOLDCO** – 5 yrs fixed or VRM - ONLY STANDARD RATE+.45 (for Presidents Club and Partners)
- RENTAL- Rate +.35