



Retail Deposit - Direct Rates

Effective Date: October 9, 2020

Bulletin 33/20

*indicates change

GIC Long Term (Non-redeemable)

		Minimums		Annual Interest Frequency
1 year	1.510% *	GIC	\$ 1,000	Paid ⁽¹⁾ or Compounded
18 Month	1.510% *			
2 year	1.510% *			
3 year	1.510% *			
4 year	1.510% *			
5 year	1.510% *			

Registered Plan Long Term (Non-redeemable)

		Minimums		Annual Interest Frequency
1 year	1.510%			
18 Month	1.510%			
2 year	1.510%	RESP	\$ 500	Compounded
3 year	1.510%	RRIF	\$ 5,000	Compounded
4 year	1.510%	RRSP	\$ 1,000	Compounded
5 year	1.510%	TFSA	\$ 1,000	Compounded

Variable Rate Deposit

Rate	0.150% 0	Minimums		Subsequent	
			New	Lump Sum Deposit	Scheduled Electronic Deposit (biweekly or monthly)
		GIC	Not Available	—	—
		RESP	No Minimum	\$ 100	\$ 25
		RRIF	\$ 5,000	\$ 500	—
		RRSP	\$ 100	\$ 100	\$ 25
		TFSA	\$ 500	\$ 500	—

Important Notes About This Bulletin

- Minimum applies to each deposit
- Rates and minimums subject to change without notice.
- Odd month terms are also available