

Premium Rates



Program	LTV	Premium Rate	Top-Up Premium	Premium Rate (> 25 year amortization - up to 30 years)**	Top-Up Premium (> 25 year amortization - up to 30 years)**
Homebuyer 95* Second Mortgage New to Canada* Purchase Plus Improvements Family Plan* Progress Advance Self-Directed RRSP Vacation/Secondary Home (Type A)	Up to 65%	0.60%	0.60%	-	-
	65.01-75%	1.70%	5.90%	-	-
	75.01-80%	2.40%	6.05%	-	-
	80.01-85%	2.80%	6.20%	3.00%	6.40%
	85.01-90%	3.10%	6.25%	3.30%	6.45%
	90.01-95%	4.00%	6.30%	4.20%	6.50%
Business for Self (Alt A)*	Up to 65%	1.50%	3.00%	-	-
	65.01-75%	2.60%	6.50%	-	-
	75.01-80%	3.30%	7.00%	-	-
	80.01-85%	3.75%	7.50%	3.95%	7.70%
	85.01-90%	5.85%	9.00%	6.05%	9.25%
Borrowed Down Payment	90.01-95%	4.50%	6.60%	4.70%	6.80%
Vacation/Secondary Homes (Type B)	Up to 65%	1.45%	2.90%	-	-
	65.01-75%	2.55%	6.10%	-	-
	75.01-80%	3.15%	6.40%	-	-
	80.01-85%	3.50%	7.00%	3.70%	7.20%
	85.01-90%	4.35%	7.60%	4.55%	7.80%
Investment Property	Up to 65%	1.45%	3.15%	-	-
	65.01-75%	2.00%	3.45%	-	-
	75.01-80%	2.90%	4.30%	-	-

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* Indicates product is eligible for refinance up to 90% LTV to add secondary suites. Refinance with <80% LTV eligible for > 25 year amortization. Premium surcharge of 20 bps applies.

** Mortgage must be eligible for greater than 25-year amortization.