

Canadian Mortgage Rates

Last Updated Feb. 01, 2012

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Fixed Rates are trending down during past few weeks, particularly longer terms. For borrowers not changing their mortgages, you can get a 10 year term fixed rate with payments about the same as a 5 year fixed - lets do the math !.

PayOff all debt at 3.50 %, => [Debt Calculator](#)

| <u>Term</u> | <u>Posted Rates</u> | <u>Lowest Advertised</u> |
|--------------------------|---------------------|--------------------------|
| Canadian Bank Prime | 3.000 | 3.000 |
| Credit Line | 3.500 | 3.500 |
| Bank of Canada Benchmark | 5.290 | N/A |
| 1 year | 3.500 | 2.890 |
| 2 year | 3.550 | 3.090 |
| 3 year | 4.050 | 2.790 |
| 4 year | 4.790 | 2.990 |
| 5 year | 5.290 | 3.290 |
| 5 year | 3.000 | 3.000 |
| 5 year VIP | 3.000 | 3.000 |
| 5 year Maximizer Plus | 3.000 | 2.700 |
| 5 year Flex Value | 3.000 | 2.700 |
| 7 year | 6.350 | 3.990 |
| 10 year | 6.750 | 3.990 |
| <u>Second Mortgages</u> | | |
| Credit Line 2nd. | 4.500 | 4..500 |



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