



GIC Rates / Taux de rendement annuel des CPG – 05/01/2024

Short Term Fixed GICs

Short Term Fixed GICs	90 Day	180 Day	270 Day
Royal Bank of Canada Short-Term	4.50%	4.50%	4.75%

Cashable GICs

Cashable GICs	30 Day 1 Year Cashable GICs
Royal Bank of Canada Cashable	4.30%
RBMC Cashable	4.30%

Fixed 1Y – 5Y Term GICs

Fixed 1Y – 5Y Term GICs	1 Year	2 Year	3 Year	4 Year	5 Year
Royal Bank of Canada	4.95%	4.60%	4.40%	4.35%	4.25%
Royal Bank Mortgage Corp.	4.95%	4.60%	4.40%	4.35%	4.25%
Royal Trust Company	4.95%	4.60%	4.40%	4.35%	4.25%
Royal Trust Corporation	4.95%	4.60%	4.40%	4.35%	4.25%
Bank of Montreal	4.90%	4.60%	4.40%	4.35%	4.25%
Bank of Montreal Mortgage Corp	4.90%	4.60%	4.40%	4.35%	4.25%
Bank of Nova Scotia	4.95%	4.60%	4.40%	4.35%	4.25%
B2B Bank	5.12%	4.93%	4.70%	4.40%	4.25%
Canadian Tire Bank	4.90%	4.72%	4.69%	4.54%	4.52%
Canadian Western Bank	5.12%	4.93%	4.54%	4.20%	4.55%
Canadian Western Trust	5.12%	4.93%	4.54%	4.20%	4.55%
Fairstone Bank	5.13%	4.95%	4.76%	4.59%	4.55%
Effort Trust	5.14%	4.84%	4.00%	3.90%	3.70%
Equitable Bank	5.11%	4.92%	4.71%	4.53%	4.50%
General Bank of Canada	5.13%	4.91%	4.71%	4.53%	4.52%
HomeEquity Bank	5.12%	4.95%	4.65%	4.57%	4.51%
Home Trust Company	5.13%	4.95%	4.76%	4.58%	4.55%
ICICI Bank	5.14%	4.95%	4.76%	4.10%	4.10%
KEB Hana Bank Canada	5.10%	4.90%	4.69%	4.15%	4.00%
Laurentian Bank	5.12%	4.93%	4.70%	4.40%	4.25%
LBC Trust	5.12%	4.93%	4.70%	4.40%	4.25%
Manulife Bank	4.50%	4.70%	4.55%	4.56%	4.50%
Manulife Trust	4.50%	4.70%	4.55%	4.56%	4.50%
Montreal Trust	4.95%	4.60%	4.40%	4.35%	4.25%
NATCAN Trust Co (NBC)	4.95%	4.60%	4.40%	4.35%	4.25%
National Bank of Canada	4.95%	4.60%	4.40%	4.35%	4.25%
VersaBank	5.12%	4.93%	4.71%	4.52%	4.45%
People's Trust	4.85%	4.45%	4.30%	4.05%	4.00%
SBI Canada Bank	4.25%	4.05%	4.00%	4.00%	4.00%
VANCITY Credit Union	5.00%	4.20%	4.25%	4.10%	4.05%
HIGHEST	5.14%	4.95%	4.76%	4.59%	4.55%
LOWEST	4.25%	4.05%	4.00%	3.90%	3.70%
AVERAGE	4.97%	4.73%	4.51%	4.35%	4.29%

Rates as of 05/01/2024. Rates are subject to change and availability.

Taux en date du 05/01/2024. Les taux sont sujets à changer et sont fonction de leur disponibilité.

RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member – Canadian Investor Protection Fund. ®Registered trademark of Royal Bank of Canada. ®Registered trademarks of Royal Bank of Canada. Used under license. © Copyright 2020. All rights reserved.

RBC Dominion valeurs mobilières Inc.* et la Banque Royale du Canada sont des entités juridiques distinctes et affiliées. *Membre – Fonds canadien de protection des épargnants. ®Marque déposée de la Banque Royale du Canada, utilisée sous licence. ®Marque déposée de la Banque Royale du Canada, utilisée sous licence. © Copyright