



GIC Rates / Taux de rendement annuel des CPG – 11/28/2023

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	5.40%	5.30%	5.05%	5.00%	4.95%
Royal Bank Mortgage Corp.	5.40%	5.30%	5.05%	5.00%	4.95%
Royal Trust Company	5.40%	5.30%	5.05%	5.00%	4.95%
Royal Trust Corporation	5.40%	5.30%	5.05%	5.00%	4.95%
Bank of Montreal	5.40%	5.30%	5.05%	5.00%	4.95%
Bank of Montreal Mortgage Corp	5.40%	5.30%	5.05%	5.00%	4.95%
Bank of Nova Scotia	5.40%	5.30%	5.05%	5.00%	4.95%
B2B Bank	5.45%	5.30%	5.00%	4.90%	4.95%
Canadian Tire Bank	5.05%	5.05%	4.95%	4.95%	4.95%
Canadian Western Bank	5.40%	5.37%	5.05%	4.80%	4.95%
Canadian Western Trust	5.40%	5.37%	5.05%	4.80%	4.95%
Fairstone Bank	5.46%	5.31%	5.05%	4.91%	5.05%
Effort Trust	5.44%	4.40%	4.15%	4.05%	4.00%
Equitable Bank	5.46%	5.37%	5.06%	5.00%	5.00%
General Bank of Canada	5.46%	5.31%	5.08%	4.95%	5.00%
HSBC Bank	5.40%	5.30%	5.00%	4.80%	5.00%
HomeEquity Bank	5.35%	5.30%	5.05%	5.01%	4.96%
Home Trust Company	5.45%	5.37%	5.06%	5.00%	5.00%
ICICI Bank	5.37%	5.30%	5.10%	4.90%	4.90%
KEB Hana Bank Canada	5.40%	5.25%	4.90%	4.60%	4.55%
Laurentian Bank	5.45%	5.30%	5.00%	4.90%	4.95%
LBC Trust	5.45%	5.30%	5.00%	4.90%	4.95%
Manulife Bank	4.00%	4.00%	4.91%	4.91%	4.91%
Manulife Trust	4.00%	4.00%	4.91%	4.91%	4.91%
Montreal Trust	5.40%	5.30%	5.05%	5.00%	4.95%
NATCAN Trust Co (NBC)	5.40%	5.30%	5.00%	5.00%	5.00%
National Bank of Canada	5.40%	5.30%	5.00%	5.00%	5.00%
PC Bank	5.00%	5.00%	4.80%	4.95%	4.95%
VersaBank	5.51%	5.37%	5.05%	4.90%	4.75%
People's Trust	5.47%	5.37%	5.08%	4.05%	4.00%
SBI Canada Bank	5.35%	5.25%	4.95%	4.70%	4.70%
VANCITY Credit Union	5.25%	4.20%	5.05%	4.10%	4.05%
HIGHEST	5.51%	5.37%	5.10%	5.01%	5.05%
LOWEST	4.00%	4.00%	4.15%	4.05%	4.00%
AVERAGE	5.14%	4.99%	4.84%	4.70%	4.70%

Rates as of 11/28/2023. Rates are subject to change and availability.

Taux en date du 11/28/2023. Les taux sont sujets à changer et sont fonction de leur disponibilité.

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