



GIC Rates / Taux de rendement annuel des CPG - 12/04/2025

Short Term Fixed GICs

Short Term Fixed GICs	90 Day	180 Day	270 Day
Royal Bank of Canada Short-Term	1.75%	1.65%	1.60%

Cashable GICs

Cashable GICs	30 Day 1 Year Cashable GICs
Royal Bank of Canada Cashable	1.50%
RBMC Cashable	1.50%

Fixed 1Y – 5Y Term GIC

Fixed 1Y – 5Y Term GICs	1 Year	2 Year	3 Year	4 Year	5 Year
Royal Bank of Canada	2.45%	2.65%	2.80%	2.85%	3.00%
Royal Bank Mortgage Corp.	2.45%	2.65%	2.80%	2.85%	3.00%
Royal Trust Company	2.47%	2.67%	2.82%	2.87%	3.02%
Royal Trust Corporation	2.45%	2.65%	2.80%	2.85%	3.00%
Bank of Montreal	2.00%	2.00%	2.00%	2.00%	2.00%
Bank of Montreal Mortgage Corp	2.00%	2.00%	2.00%	2.00%	2.00%
Bank of Nova Scotia	2.45%	2.65%	2.80%	2.85%	3.00%
B2B Bank	2.89%	3.15%	3.35%	3.39%	3.50%
Canadian Tire Bank	2.40%	2.65%	2.80%	2.85%	3.50%
Fairstone Bank	2.91%	3.18%	3.39%	3.39%	3.50%
Effort Trust	2.80%	2.60%	3.20%	2.60%	2.60%
Equitable Bank	2.91%	3.20%	3.37%	3.44%	3.56%
General Bank of Canada	2.89%	3.15%	3.30%	3.00%	3.35%
HomeEquity Bank	2.90%	3.15%	3.41%	3.42%	3.53%
Home Trust Company	2.91%	3.18%	3.39%	3.39%	3.50%
ICICI Bank	2.97%	3.01%	3.13%	3.30%	3.45%
KEB Hana Bank Canada	2.70%	2.80%	2.85%	2.85%	2.85%
Laurentian Bank	2.89%	3.15%	3.35%	3.39%	3.50%
LBC Trust	2.89%	3.15%	3.35%	3.39%	3.50%
Manulife Bank	2.40%	2.75%	2.85%	2.90%	3.15%
Manulife Trust	2.40%	2.75%	2.85%	2.90%	3.15%
Montreal Trust	2.45%	2.65%	2.80%	2.85%	3.00%
NATCAN Trust Co (NBC)	2.40%	2.60%	2.70%	2.85%	2.95%
National Bank of Canada	2.40%	2.60%	2.70%	2.85%	2.95%
PC Bank	2.00%	2.00%	2.00%	2.00%	2.00%
VersaBank	2.98%	3.16%	3.36%	3.36%	3.45%
People's Trust	2.65%	2.75%	2.80%	2.90%	3.00%
SBI Canada Bank	2.50%	3.00%	3.15%	2.50%	2.50%
VANCITY Credit Union	2.65%	2.75%	2.90%	3.05%	3.10%
HIGHEST	2.98%	3.20%	3.41%	3.44%	3.56%
LOWEST	2.00%	2.00%	2.00%	2.00%	2.00%
AVERAGE	2.59%	2.78%	2.93%	2.93%	3.06%

Rates as of 12/04/2025. Rates are subject to change and availability.

Taux en date du 12/04/2025. Les taux sont sujets à changer et sont fonction de leur disponibilité.

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