

**Builder Cap Rate Program**  
 Prepared Exclusively for Scotia Mortgage Authority® Brokers

**Owner Occupied Transaction**  
**Builder Code# 7350000**

Fixed Rate Closed	Posted Rate
3 Year	3.94%
4 Year	4.29%
5 Year	5.14%

6 Month Rate Hold	9 Month Rate Hold	12 Month Rate Hold	18 Month Rate Hold
Posted – 0.15%	Posted	Posted	Posted
Posted – 0.40%	Posted – 0.25%	Posted – 0.05%	Posted
Posted – 1.25%	Posted – 1.10%	Posted – 0.80%	Posted – 0.50%

**Owner Occupied Transaction- Specialty Program**  
**Builder Code# 7350001**

Fixed Rate Closed	Posted Rate
3 Year	3.94%
4 Year	4.29%
5 Year	5.14%

6 Month Rate Hold	9 Month Rate Hold	12 Month Rate Hold	18 Month Rate Hold
Posted	Posted	Posted	Posted
Posted – 0.25%	Posted – 0.10%	Posted	Posted
Posted – 1.10%	Posted – 0.95%	Posted – 0.65%	Posted – 0.35%

**Rental Properties**  
**Builder Code #7350002**

Fixed Rate Closed	Posted Rate
3 Year	3.94%
4 Year	4.29%
5 Year	5.14%

6 Month Rate Hold	9 Month Rate Hold	12 Month Rate Hold	18 Month Rate Hold
Posted	Posted	Posted	Posted
Posted – 0.15%	Posted	Posted	Posted
Posted – 1.00%	Posted – 0.85%	Posted – 0.55%	Posted – 0.25%

**\*\*Notes:**

- Compensation set at 40 bps for insured and uninsured mortgages.
- Owner Occupied Transaction Builder Code # 7350000
- Specialty Program Builder Code# 7350001
- Rental Program Builder Code# 7350002
- Qualifying Rate: The current Bank of Canada 5-year benchmark rate is 4.99%. See product factsheets for policies on Qualifying Rate.
- All mortgage applications are subject to meeting Scotiabank's standard credit criteria, residential mortgage standards and maximum permitted loan amounts.
- Interest rates are provided for information purposes only and are subject to change at any time without notice. All rates are calculated semi-annually, not in advance.