



## Dual Rate Investment Account

### Dual Rate Investment Account<sup>1</sup> (\$CDN) Rates

Rates are guaranteed for the current Investment Period only and may change between Investment Periods without prior notice.

**Effective Date: July 1, 2023**

#### Investment Balance:

Investment Tier	Rate <sup>3</sup>
\$1,000,000 to \$20,000,000	4.50%
\$50,000 to \$999,999	4.40%

The Investment Balance is the stable portion that remains unchanged during the Investment Period. It is identified as the lowest end of day balance over the current Investment Period. The rate is applied to the entire Investment Balance within the highest applicable tier.

#### Fluctuating Balance:

Fluctuating Balance Rate <sup>3</sup>	2.80%
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Fluctuating Balance is the portion of your balance, above the Investment Balance, that may change during the current Investment Period. The Fluctuating Balance is equalled to the average monthly balance<sup>4</sup> less the Investment Balance<sup>5</sup>.

For more information on the product, please visit: [Dual Rate Investment Account](#)

### 2024 Investment Periods<sup>2</sup>

The Investment Period is the period used to determine the monthly Investment Balance and is aligned with the month-end statement cycle. Please note that the period listed below are inclusive.

December 30 to January 31, 2024

February 1 to February 29, 2024

March 1 to **March 29**, 2024

March 30 to April 30, 2024

May 1 to May 31, 2024

June 1 to **June 28**, 2024

June 29 to July 31, 2024

August 1 to **August 30**, 2024

August 31 to September 30, 2024

October 1 to October 31, 2024

November 1 to **November 29**, 2024

November 30 to December 31, 2024

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1. The Dual Rate Investment Account has a maximum balance limit of \$20 million and does not pay interest above this limit. An average monthly balance of \$50,000 or more is required for interest calculation. The Dual Rate Investment Account requires a month-end statement cycle.
2. New funds intended to earn the Investment Balance Rate must be deposited before the end of day on the first business day of the current Investment Period and not withdrawn until after the last day of the investment period. For Investment Period beginning on a non-business day, new funds must be deposited before the end of the last business day of the previous Investment Period to earn the Investment Balance Rate.
3. Rates are guaranteed for the current Investment Period only and may change from time to time without prior notice.
4. Average monthly balance is defined as the average daily closing credit balance within the current Investment Period.
5. The Fluctuating Balance is equalled to the entire average monthly balance should the Investment Balance fall below \$50,000.