

Premium Rates



Program	LTV	Premium Rate	Top-Up Premium
Homebuyer 95 Second Mortgage New to Canada Purchase Plus Improvements Family Plan Progress Advance Self Directed RRSP Vacation/Secondary Home (Type A)	Up to 65%	0.60%	0.60%
	65.01-75%	1.70%	5.90%
	75.01-80%	2.40%	6.05%
	80.01-85%*	2.80%	6.20%
	85.01-90%*	3.10%	6.25%
	90.01-95%*	4.00%	6.30%
Business for Self (Alt A)	Up to 65%	1.50%	3.00%
	65.01-75%	2.60%	6.50%
	75.01-80%	3.30%	7.00%
	80.01-85%*	3.75%	7.50%
	85.01-90%*	5.85%	9.00%
Borrowed Down Payment	90.01-95%*	4.50%	6.60%
Vacation/Secondary Homes (Type B)	Up to 65%	1.45%	2.90%
	65.01-75%	2.55%	6.10%
	75.01-80%	3.15%	6.40%
	80.01-85%*	3.50%	7.00%
	85.01-90%*	4.35%	7.60%
Investment Property	Up to 65%	1.45%	3.15%
	65.01-75%	2.00%	3.45%
	75.01-80%	2.90%	4.30%

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*The above chart is for mortgages with an amortization that is 25 years or less. If a mortgage is eligible for an amortization greater than 25 years (up to 30 years) an additional premium of 0.20% will apply.