



**Canada Trust**



**Borrowing can be  
this comfortable.**

**Mortgage and Home Equity Line of Credit Rates<sup>1</sup>  
Effective November 16, 2011**

**Fixed Rate Mortgages<sup>2</sup>**

6 Month Convertible

1 year Open

1 year Closed

2 year Closed

3 year Closed

4 year Closed

5 year Closed

5% CashBack - 5 year term<sup>9</sup>

5% CashBack - 6 year term

5% CashBack - 7 year term

5% CashBack - 10 year term

6 year Closed

7 year Closed

10 year Closed

**Posted Rate**

**Discounted Rate<sup>3</sup>**

4.45%

6.30%

3.50%

3.55%

4.05%

4.79%

5.29%

5.29%

6.16%

6.35%

6.75%

6.16%

6.35%

6.75%

4.45%

6.30%

2.94%

3.25%

**3.40%**

**3.49%**

3.69%

n/a

n/a

n/a

n/a

5.11%

4.90%

5.14%

**Variable Interest Rate Mortgages<sup>4</sup>**

5 year Closed rate is TD Mortgage Prime<sup>5</sup>

5 year Open rate is TD Mortgage Prime +1.00%<sup>5</sup>

**Posted Rate**

3.00%

4.00%

**APR<sup>6</sup>**

3.00%

4.00%

**Home Equity Line of Credit<sup>7</sup>**

Second Position Home Equity Line of

Credit<sup>7</sup> behind an Other Financial Institution First Mortgage

TD Prime + 1.00%<sup>8</sup>

TD Prime + 1.50%<sup>8</sup>

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**Mortgage Experience You Can Depend On**

1. Rates subject to change. Some conditions apply. Available for residential properties only and is subject to meeting TD Canada Trust credit granting criteria. 2. Interest calculated semi-annually, not in advance. 3. These rates are discounted rates and are not available with any other interest rate discounts, promotions or offers. Offer may be changed, withdrawn or extended at any time without notice. 4. Rates calculated monthly, not in advance. Rate changes when TD Mortgage Prime changes. 5. TD Mortgage Prime as of October 1, 2010 is 3.00%. 6. Assumes interest rate does not vary over the term. 7. Rate changes when TD Prime changes. Interest calculated daily. 8. TD Prime Rate as of September 8, 2010 is 3.00% per annum. 9. Some conditions apply. Available on new mortgages for residential properties only and is subject to meeting TD Canada Trust credit granting criteria. Offer may be changed, extended or withdrawn at any time without notice.