

SBI Canada Bank Prime Rate CAD Prime Rate= 2.45% p.a. USD Prime Rate= 3.25% p.a.

DEPOSIT INTEREST RATES

CANADIAN DOLLAR DEPOSITS (Eligible for Deposit Insurance)				
SAVINGS BANK DEPOSITS	0.01% p.a.			
SUPER SAVER DEPOSIT	0.40% p.a.	Interest will be calculated on daily closing balance and paid monthly		
TFSA POWER SAVINGS ACCOUNT	1.00% p.a.			
CHEQUING/ CURRENT ACCOUNT	No interest is paid on deposit balance in Chequing/Current account			

CANADIAN DOLLAR GUARANTEED INVESTMENT CERTIFICATES (GICs)

(Eligible for Deposit Insurance)

Period	Redeemable GICs	Non-Redeemable GICs
6 months	Not available	0.70%
1 year	0.85%	1.00%
2 year	0.90%	1.15%
3 year	1.00%	1.25%
4 year	1.15%	1.40%
5 year	1.30%	1.60%

CANADIAN DOLLAR GUARANTEED INVESTMENT CERTIFICATES (GIC'S) Registered Products (Eligible for Deposit Insurance)				
	TFSA Power GIC'S	RRSP GIC'S		
Period	(Available only as Non-Redeemable GICs)			
1 Year	1.00%	1.00%		
2 Year	1.15%	1.00%		
3 Year	1.25%	1.00%		
4 Year	1.40%	1.00%		
5 Year	1.60%	1.00%		

U.S DOLLAR DEPOSITS (Eligible for Deposit Insurance)		
SUPER SAVER DEPOSIT	0.40% (Interest will be calculated on daily closing balance and paid monthly.)	
CHEQUING / CURRENT ACCOUNT	No Interest is paid on deposit balance in Chequing/Current Account	

U.S. DOLLAR GUARANTEED INVESTMENT CERTIFICATES (GIC'S) (Eligible for Deposit Insurance)

Period	<u>Redeemable</u>	Non- Redeemable
1 Year	0.55%	0.95%
2 Year	0.65%	1.20%
3 Year	1.05%	1.70%
4 Year	1.25%	1.75%
5 Year	1.45%	1.85%

Note:

- a) **Non-Redeemable GICs**: Non-Redeemable GICs are not redeemed before maturity and you will not have access to funds before the maturity date.
- b) Redeemable GICs: No interest is paid for early redemption on redeemable GICs, if the redemption is made within 6 months of opening the redeemable GIC.
- c) Interest rate is on per annum basis.
- d) **Interest rates** are subject to change at any time without notice.
- e) Other terms & conditions may apply. Please refer to the account opening Terms and Conditions and Disclosure Statements.
- f) <u>Deposit Insurance</u>: SBI Canada Bank is a member of Canada Deposit Insurance Corporation (CDIC). Saving Accounts, GICs and other deposit accounts are eligible for deposit insurance from the Canada Deposit insurance Corporation, subject always to maximum coverage limitations as outlined in CDIC brochure "Protecting Your Deposits", and provided they are payable in Canada.
 - To find out information about deposit insurance from the Canada Deposit Insurance Corporation including what instruments and/or products are eligible for deposit insurance, visit their website www.cdic.ca. Information on deposit insurance is also available in the CDIC brochure entitled "Protecting Your Deposits"