

Registered Products - Term Deposits Rate Sheet

Effective: November 17., 2025



All rates are subject to change without notice and are not guaranteed unless confirmed by email, phone or fax. In the event of a discrepancy between these rates and the official rates provided in our branches, the latter shall prevail.

RRSP, RRIF, TFSA, FHSA

Redeemable Term Deposits

Minimum Deposit = \$500

No interest will be paid if contract is broken within 30 days.

Interest paid at maturity

	Rates RRSP	Rates TFSA
1 Year	2.10%	2.10%
2 Year	2.25%	2.25%
3 Year	2.30%	2.30%
4 Year	2.35%	2.35%
5 Year	2.40%	2.40%

If blank not available.

Non-Redeemable Term Deposits

Minimum Deposit = \$500

No Early Withdrawal

	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
90 - 364 Days	2.50%			
1 Year	2.90%	2.90%	2.90%	
15 - 21 Months	2.975%			
2 Year	3.050%	3.05%	3.05%	
27 - 33 Months	3.075%			
3 Year	3.100%	3.10%	3.10%	3.10%
4 Year	3.150%	3.15%	3.15%	
5 Year	3.200%	3.20%	3.20%	3.20%

Cashable Term Deposits

No interest will be paid if contract is broken within 30 days.

Minimum Deposit = \$500

Minimum withdrawal 25% of original princip

	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
18 Month	2.15%	2.15%	2.15%	2.70%

3 Year Rate Riser Term Deposit - Non Redeemable

Withdrawal at full on anniversary date only

	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
1 Year	2.75%	2.75%	2.75%	2.75%
2 Year	3.15%	3.15%	3.15%	3.15%
3 Year	3.20%	3.20%	3.20%	3.20%
Effective Yield	3.033%	3.033%	3.033%	3.033%

5 Year Rate Riser Term Deposit - Non Redeemable

Withdrawal at full on anniversary date only

	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
1 Year	2.70%	2.70%	2.70%	2.70%
2 Year	3.10%	3.10%	3.10%	3.10%
3 Year	3.15%	3.15%	3.15%	3.15%
4 Year	3.25%	3.25%	3.25%	3.25%
5 Year	3.35%	3.30%	3.30%	3.30%
Effective Yield	3.110%	3.100%	3.100%	3.100%

PayDay Save Term Deposit - Non Redeemable

	Rate RRSP	Rate TFSA
3 Year	3.10%	3.10%

Variable Savings			
	Rate RRSP	Rate RRIF	
\$5,000 <	0.10%	0.10%	
\$5,000 - \$25,000	0.10%	0.10%	
\$25,000 >	0.25%	0.25%	

Investor Savings				
	Rate RRSP	Rate TFSA	Rate RRIF	Rate FHSA
0 > \$4,999	0.50%	0.50%	0.50%	0.50%
\$5,000 >	0.75%	0.75%	0.75%	0.75%

Market Linked Holding Accounts			
	Rate RRSP	Rate TFSA	Issue #
Canadian Diversified 3 year	0.20%	0.20%	Issue 158
Canadian Diversified 5 year	0.20%	0.20%	Issue 158
Enhanced Return 5 year	0.20%	0.20%	Issue 158
Canadian Diversified 3 year	0.20%	0.20%	Issue 157
Canadian Diversified 5 year	0.20%	0.20%	Issue 157
Enhanced Return 5 year	0.20%	0.20%	Issue 157

For real-time rates visit sascu.com/services/rates.