



Extended Ratio Product: A brighter future starts with a new home

Product highlights*

- Maximum 60% GDS and TDS
- Maximum 80% LTV for 720+ Beacon Score
- Maximum 75% LTV for 670+ Beacon Score
- Available in select regions nationally
- 0.25% pricing premium

Extended Ratio Product: Specifications

Loan purpose	Purchase/Refinance
Pricing	0.25% premium
Beacon Score requirement	670+ for ≤75% LTV 720+ for ≤80% LTV
Debt service	Maximum 60% GDS and TDS
Primary income type	Self-employed Salaried can be included in total income, but up to 50%.
Occupancy	Owner-occupied (including rentals). Rental/investment properties excluded.
Property type & location	Single family dwellings, townhouses, condominiums
Location	Select regions nationally

Extended Ratio Product lending areas: Now available beyond GTA and GVA

Eastern Canada¹	Western Canada¹
Greater Toronto Area	Greater Vancouver Area
Ottawa region	Victoria region
London area	Abbotsford, Chilliwack, Mission
Hamilton area	Kelowna, Kamloops
Kitchener, Waterloo, Guelph, Cambridge	Squamish
Barrie, Innisfil, Orillia	Nanaimo
Belleville, Peterborough, Kingston	Calgary
Montreal	



Contact your sales representative today.

*Terms, conditions, and interest rates are subject to change without notice.
Additional pricing or mortgage lending criteria may apply.
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