



SPECIAL 5-YEAR MORTGAGE RATE OFFERS TERMS AND CONDITIONS

The Special 5-Year Mortgage Rates are available to mortgages that meet the following criteria:

a) New & Transfer-In Mortgage

- Minimum balance of \$150,000
- Residential mortgages* including cottage mortgages

We will pay transfer fees for Transfer-In Mortgages with the Special 5-year Mortgage Rates up to \$500. The Special 5-Year Mortgage Rates will be guaranteed for 90 days from the date of mortgage approval or pre-approval.

b) Renewals

While the Special 5-Year Mortgage Rate is in effect, existing Carpathia residential mortgages that meet the criteria below are eligible for the Special Rates:

- Residential mortgages* including cottage mortgages
- Opening balance of \$150,000 or more
- Maturity date is within 90 days

Mortgages that are within 90 days of maturity and meet the criteria for the Special Rates will be allowed to renew early, penalty free, by the Early Renewal Deadline Date and receive the Special Rates.

Please contact your branch for details.

General Terms

- Insured mortgage discount requires Genworth or CMHC insurance
- Must have a primary chequing** relationship with Carpathia Credit Union to receive the Special Rates.
- The Special 5-Year Mortgage Rates Offer cannot be combined with any other mortgage offer by Carpathia Credit Union.
- The Special 5-Year Mortgage Rates Offer is subject to change or cancellation without notice at the sole discretion of Carpathia Credit Union.

* The Special 5-Year Mortgage Rates will apply as long as the member can qualify without the inclusion of rental income.

**Primary chequing is defined by having a payroll deposit.