



PATHWISE CREDIT UNION High Ratio Mortgage Rate Offer

Terms and Conditions

The mortgage application must be started during the offer period and fully advanced by Pathwise within 90 days of the application approval date. Mortgage prepayment charges not included. The offer runs from July 1st, 2021 to October 31st, 2021. Applications are subject to credit review and approval.

These rates are only available for owner occupied, residential mortgages with a minimum Equifax credit score (beacon) of 740 without any credit delinquency, a positive net worth, and a gross debt service ratio (GDSR) and total debt service ratio (TDSR) of not greater than 35.00% and 42.00% respectively. A higher interest rate may apply in circumstances, where Pathwise's standard lending guidelines are not met. These rates are discounted and cannot be combined with any other rate discounts, promotions or offers. Additional fees may apply.

Mortgage rates are subject to change without notice.

QUALIFICATIONS

1. The PATHWISE CREDIT UNION High Ratio Mortgage Rate Offer is available to PATHWISE CREDIT UNION members who:

- Obtain an PATHWISE CREDIT UNION High Ratio Mortgage, which is a mortgage having a loan to value ratio of more than 80% and requires mortgage default insurance.

2. Approval of your Mortgage is subject to standard lending guidelines.

3. The Mortgage must be a three or five-year fixed rate closed term.

4. The Mortgage application must be dated during the Offer Period and fully funded by PATHWISE CREDIT UNION within 90 days of the application start date.

OTHER CONDITIONS

5. The PATHWISE CREDIT UNION High Ratio Mortgage Rate Offer does not apply to members renewing, refinancing, assuming or porting the terms of an existing Mortgage with PATHWISE CREDIT UNION.

6. The PATHWISE CREDIT UNION High Ratio Mortgage Rate Offer does not apply to open mortgages, lines of credit, personal loans secured by a mortgage charge or commercial mortgages.



7. The PATHWISE CREDIT UNION High Ratio Mortgage Rate Offer cannot be combined with any other PATHWISE CREDIT UNION mortgage rate promotions but may be combined with mortgage acquisition fee reimbursements subject to eligibility.

8. The PATHWISE CREDIT UNION High Ratio Mortgage Rate Offer may be amended, extended, or cancelled at the sole discretion of PATHWISE CREDIT UNION at any time without prior notice.

9. PATHWISE CREDIT UNION reserves the right to refuse or terminate any members' participation in this PATHWISE CREDIT UNION High Ratio Mortgage Rate Offer, if PATHWISE CREDIT UNION suspects or discovers that the member has provided incomplete or incorrect information to PATHWISE CREDIT UNION in the mortgage application.

10. Neither PATHWISE CREDIT UNION nor any member of the PATHWISE CREDIT UNION Group provides tax advice or has responsibility with respect to the customers' tax obligations in any jurisdiction, even if those obligations relate to opening or using accounts and services offered or provided by PATHWISE CREDIT UNION or member of PATHWISE CREDIT UNION Group. PATHWISE CREDIT UNION Group means PATHWISE CREDIT UNION Holdings plc, its affiliates, subsidiaries, associated entities, and their branches and offices, together or individually. Please consult your tax professional for tax advice

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