



SPECIAL 5-YEAR MORTGAGE RATE OFFER TERMS AND CONDITIONS

The Special 5-Year Mortgage Rate is 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 Rate.

The Special 5-Year Mortgage Rate will be guaranteed for 120 days from the date of mortgage approval or pre-approval.

b) Renewals

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

- Residential mortgages* including cottage mortgages
- Maturing balance of \$150,000 or more
- Maturity date is within 120 days

Mortgages that are within 120 days of maturity and meet the criteria for the Special Rate will be allowed to renew early, penalty free, by the Early Renewal Deadline Date and receive the Special Rate. Please contact your branch for details.

Members with qualifying renewal mortgages must specifically request the Special 5-Year Rate. Unless otherwise specified, mortgage renewals will receive our regular posted rates in effect at date of maturity.

The Special Rate does not apply to refinances.

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- Must have a UnFee qualifying banking account with Cambrian Credit Union to receive the Special Rate.
 - The Special 5-Year Mortgage Rate Offer cannot be combined with Mortgage Cash Back Offer or any other mortgage offer by Cambrian Credit Union.
 - The Special 5-Year Mortgage Rate Offer is subject to change or cancellation without notice at the sole discretion of Cambrian Credit Union.

* The Special 5-Year Mortgage Rate will be allowed on one residential rental mortgage per member.