



GLOBAL PACIFIC  
FINANCIAL SERVICES LTD.

## Guaranteed Rates

Effective Fri Jul 24, 2026

### 1 Year Cashable (GIC, RSP, RIF & TFSA eligible)

| After 30 days | After 60 days | After 90 days | After 120 days | After 180 days |
|---------------|---------------|---------------|----------------|----------------|
| 0.350%        | 0.350%        | 0.600%        | 0.600%         | 0.600%         |

### Daily \*

| Advantage Account | Business Advantage Account | Tax-Free Savings Advantage Account | Registered Advantage Account | US \$  |
|-------------------|----------------------------|------------------------------------|------------------------------|--------|
| 3.000%            | 1.450%                     | 1.050%                             | 1.050%                       | 0.200% |

### Non-Redeemable

| 30 - 59 days | 60 - 89 days | 90 - 119 days | 120 - 179 days | 180 - 269 days | 270 - 364 days |
|--------------|--------------|---------------|----------------|----------------|----------------|
| 1.750%       | 1.750%       | 2.000%        | 2.000%         | 2.500%         | 2.750%         |

### Guaranteed Interest Certificate (GIC)

| 1 Year | 18 months | 2 Year | 3 Year | 4 Year  | 5 Year  |
|--------|-----------|--------|--------|---------|---------|
| 3.350% | 3.600%    | 3.680% | 3.870% | 3.870%  | 4.000%  |
| 6 Year | 7 Year    | 8 Year | 9 Year | 10 Year | 15 Year |
| 3.450% | 3.600%    | 3.700% | 3.850% | 4.000%  | 3.900%  |

### Registered Retirement Income Fund (RRIF) & Registered Retirement Savings Plan (RRSP)

| 1 Year | 18 months | 2 Year | 3 Year | 4 Year  | 5 Year  |
|--------|-----------|--------|--------|---------|---------|
| 3.350% | 3.600%    | 3.680% | 3.870% | 3.860%  | 4.000%  |
| 6 Year | 7 Year    | 8 Year | 9 Year | 10 Year | 15 Year |
| 3.450% | 3.600%    | 3.700% | 3.850% | 4.000%  | 3.900%  |

- Effective date and interest rate will be the date funds are deposited with the Financial Institution.
- For amounts greater than \$500,000 or for more information, please contact us at 1.800.561.1177;
- Canada Deposit Insurance Corporation (CDIC) protects eligible deposits held at each member institution up to a maximum \$100,000 per separate insured category (i.e. NonReg/Open + TFSA + RSP + RIF = up to \$400,000);
- Credit Union Deposit Insurance Corporation (CUDIC) insures eligible Canadian \$ deposits at member institutions (unlimited amounts for BC Credit Unions)
- Posted rates are annual unless otherwise stated;
- All rates and minimum deposits are subject to change without notice;
- Annual, semi-annual and monthly interest available for non-registered only;
- RSP, RIF and non-registered GICs are not redeemable before maturity except upon death. Tax Free GICs are redeemable before maturity in full only (not partially) and are subject to market value adjustment and expense recovery fees; and
- \* Daily Terms -- Interest is calculated daily on the total daily balance and paid monthly. For Registered plans, withholding taxes may apply if funds are moved to a non-registered account &/or withdrawn.
- Advantage Account - Promotional Rate - \*The promotional annual interest rate of 3.00% consists of the regular posted variable interest rate of 1.50% and the variable annual promotional rate of 3.00% and is calculated daily and paid monthly for new deposits to a maximum of \$500,000. The Advantage Account interest offer applies to new personal, non-registered, Canadian-dollar Advantage

Account(s) and for full terms and conditions visit the Promotions and special offers page on Advisor Portal.

**Source URL:** <https://mail.globalpacific.com/guaranteed-rates>