



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

Extended Ratio Product: Specifications

Loan purpose	Purchase/Refinance
Pricing	Standard pricing applicable
Beacon Score requirement	670+ for ≤75% LTV 720+ for ≤80% LTV
Debt service	Maximum 60% GDS and TDS
Primary income type	<ul style="list-style-type: none"> • For owner-occupied properties, up to 50% of total income may be salaried, the remainder must be Business-For-Self income • For investment properties, income may be comprised entirely of salaried and/or Business-For-Self income
Property type & location	Single family dwellings, townhouses, condominiums
Occupancy	Owner-occupied & investment properties
Location	Select regions nationally

Extended Ratio Product lending areas

Eastern Canada*	Western Canada*
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	Edmonton



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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