



GLOBAL PACIFIC
FINANCIAL SERVICES LTD.

Guaranteed Rates

Effective Thu Sep 11, 2025

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

After 30 days	After 60 days	After 90 days	After 120 days	After 180 days
0.250%	0.250%	0.600%	0.600%	0.600%

Daily *

Advantage Account	Business Advantage Account	Tax-Free Savings Advantage Account	Registered Advantage Account	US \$
1.750%	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
1.800%	1.850%	2.000%	2.000%	2.650%	2.900%

Guaranteed Interest Certificate (GIC)

1 Year	18 months	2 Year	3 Year	4 Year	5 Year
3.550%	3.300%	3.450%	3.700%	3.600%	4.000%
6 Year	7 Year	8 Year	9 Year	10 Year	15 Year
3.400%	3.550%	3.650%	3.850%	4.000%	3.950%

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

1 Year	18 months	2 Year	3 Year	4 Year	5 Year
3.550%	3.300%	3.450%	3.700%	3.600%	4.000%
6 Year	7 Year	8 Year	9 Year	10 Year	15 Year
3.400%	3.550%	3.650%	3.850%	3.950%	3.950%

- 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 For Registered plans, withholding taxes may apply if funds are moved to a non-registered account &/or withdrawn.

Source URL: <https://gpfs.ca/guaranteed-rates>