



CWB Optimum Partner Promotion

7.24%

1 Year term
Beacon 650+
1% lender fee
50 BPS Referral fee

7.14%

2 Year term
Beacon 650+
1% lender fee
60 BPS Referral fee

7.04%

3 Year term
Beacon 650+
1% lender fee
80 BPS Referral fee



Applicable to Beacon's 650+

Alternative Lending Rates

Owner-occupied properties

BC, AB, SK, MB, ON, NB, PEI, NS, NF

Effective: September 28, 2023

Fixed rate solutions

Purchases and refinances (see product booklet for full lending guidelines or contact your BDM)

Beacon	Term	Rate	Discounted Partner Rate	Lender fee	Referral fee
650+	1 year	7.24%	7.04%	1.00%	50 BPS
	2 year	7.14%	6.94%	1.00%	60 BPS
	3 year	7.04%	6.84%	1.00%	80 BPS
600 - 649	1 year	7.34%	7.14%	1.00%	50 BPS
	2 year	7.24%	7.04%	1.00%	60 BPS
	3 year	7.11%	6.91%	1.00%	80 BPS
550 - 599	1 year	7.79%	7.59%	1.00%	50 BPS
	2 year	7.64%	7.44%	1.00%	60 BPS
	3 year	7.44%	7.24%	1.00%	80 BPS
500 - 549	1 year	8.19%	7.99%	1.00%	50 BPS
	2 year	8.04%	7.84%	1.00%	60 BPS
	3 year	7.79%	7.59%	1.00%	80 BPS

Variable rate solutions

Purchases and refinances owner occupied.

Beacon	Term	Rate	Lender fee	Referral fee
600+	5 year variable	Prime + 1.10%	1.00%	100 BPS

Premiums

	Pricing
Rental	Up to 25 BPS above standard rates
Second Homes	
Consumer Proposals within the last 12 months	Up to 50 BPS above standard rates
Bankruptcies within the last 12 months	
>\$5,000 outstanding: CRA arrears, Judgments, Liens, Property Tax arrears	
Lending Location exceptions	Call your BDM prior to submission

All CWB Optimum Mortgage Business Development Managers are fully trained in our underwriting guidelines. All product guidelines and lending locations can be found on our website at optimummortgage.ca.

Contact your BDM to assist with your client's needs.

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Broker login Username: broker Password: #1lender



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