

UNI Mortgage Comparison Table

Product	Interest rate	Term	Rate guarantee	Repayment without penalty	Feature
Closed fixed rate	Stable until the end of the term	6 months, 1 to 7 years and 10 years	Rate guaranteed 90 days at the time of the loan ¹	Repay up to 15% of the original loan amount per year	Lower interest rate than for an open fixed-rate loan.
Open fixed rate	Stable until the end of the term	6 months and 1 year	Rate guaranteed 90 days at the time of the loan ¹	Repayable at any time, in whole or in part, without penalty	Perfect if your property is up for sale or if you expect a significant short-term inflow of funds that you will apply to the loan.
"5-in-1" yearly resetter rate	Based on the fixed 1-year term and reviewed every year Guaranteed discount for the entire duration of the term	5 years	Rate guaranteed 90 days at the time of the loan ¹	Repay up to 15% of the original loan amount per year	One of the best fixed rates on the market. Conversion to fixed rate at any time.
Closed protected variable rate (ceiling rate)	The rate fluctuates, but does not exceed a certain ceiling	5 years	Competitive rates not guaranteed at the time of borrowing	Repay up to 15% of the original loan amount per year	Lets you take advantage of rate cuts, while protecting you from major increases.
Closed reduced variable rate	Fluctuates with the prime rate	5 years	Competitive rates not guaranteed at the time of borrowing	Repay up to 15% of the original loan amount per year	Lets you take advantage of interest rates that are generally better than fixed rates. Conversion to fixed rate at any time.
Open regular variable rate	Fluctuates with the prime rate	1 and 2 years	Competitive rates not guaranteed at the time of borrowing	Repayable at any time, in whole or in part, without penalty	Lets you take advantage of interest rates that are generally better than fixed rates. Conversion to fixed rate at any time.
Versatile Line of Credit Mortgage-secured line of credit that lets you leverage up to 80% of the value of your home to finance your plans	Fluctuates with the prime rate Very competitive rates, lower than a personal line of credit	Not applicable	Not applicable	Repayable at any time, in whole or in part, without penalty	Save money by combining your car, personal or mortgage loans. Split up your financing sources by diversifying your mortgage loan.

1. Rate in effect on application date or upon signing mortgage with lawyer.