

Please note the following debit and credit rates as it relates to interest charged or credited to accounts and **effective June 16, 2023**:

	CAD		USD	
	Debit Rate	Credit Rate	Debit Rate	Credit Rate
CASH	12%	Prime minus 550 bps	12%	Prime minus 650 bps
MARGIN	Prime plus 100 bps	Prime minus 550 bps	Prime plus 125 bps	Prime minus 650 bps
REGISTERED	12%	0	12%	0

Debit balances carried in any account not approved to borrow against investments held in the account will be charged an interest rate according to the above chart.

NOTES

- Interest rates are subject to change without notice at any time
- Rates shown are calculated on a monthly basis
- Interest rates are paid on the cash portion of non-registered investment accounts
- Both cash and securities can be held in the same account
- Investment accounts can contain Canadian and US dollar balances. USD will be converted to CAD if held in a Canadian-denominated account.
- The interest calculation period is from the 16th to the 15th.
- Deposit interest is calculated on the daily balances in the account for the month
- No credit interest is paid on accounts when the monthly interest amount is less than \$5 per month

Should you have any questions, please contact WSI Advisor Relations by [email](#) or call 1 866 405 0095.