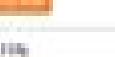


# Big 6 Canadian Banks Mortgage Rates

The Big 6's Current rates last updated: September 27, 2023  
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## Fixed Mortgage Rates

| Term   |  1 yr |  5 yr  |  10 yr |  15 yr |  20 yr |  30 yr |  SCOTIABANK |  BMO |
|--------|--|---|---|---|---|---|--|---|
| 1 year | 4.19%  |  4.19% | 4.19%   | 4.19%   | 4.19%   | 4.19%   | 4.19%  | 4.19%   |
| 2 year | 4.29%  |  4.29% | 4.29%   | 4.29%   | 4.29%   | 4.29%   | 4.29%  | 4.29%   |
| 3 year | 4.39%  |  4.39% | 4.39%   | 4.39%   | 4.39%   | 4.39%   | 4.39%  | 4.39%   |
| 4 year | 4.49%  |  4.49% | 4.49%   | 4.49%   | 4.49%   | 4.49%   | 4.49%  | 4.49%   |
| 5 year | 4.59%  |  4.59% | 4.59%   | 4.59%   | 4.59%   | 4.59%   | 4.59%  | 4.59%   |
| 6 year | 4.69%  |  4.69% | 4.69%   | 4.69%   | 4.69%   | 4.69%   | 4.69%  | 4.69%   |
| 7 year | 4.79%  |  4.79% | 4.79%   | 4.79%   | 4.79%   | 4.79%   | 4.79%  | 4.79%   |
| 8 year | 4.89%  |  4.89% | 4.89%   | 4.89%   | 4.89%   | 4.89%   | 4.89%  | 4.89%   |

## Variable Mortgage Rates

| Term   |  1 yr |  5 yr  |  10 yr |  15 yr |  20 yr |  30 yr |  SCOTIABANK |  BMO |
|--------|--|---|---|---|---|---|--|---|
| 1 year | 4.19%  |  4.19% | 4.19%   | 4.19%   | 4.19%   | 4.19%   | 4.19%  | 4.19%   |
| 2 year | 4.29%  |  4.29% | 4.29%   | 4.29%   | 4.29%   | 4.29%   | 4.29%  | 4.29%   |

## History of 1-Year Fixed Mortgage

 BMO •  CIBC •  HSBC •  TD •  Scotiabank •  National Bank

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**Puja Mehta**

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web your refutation the specifics of your counterargument will depend upon the nature of your disagreement if you challenge the writer's evidence then you must present the more recent evidence if you challenge assumptions then

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web counterargument at least one paragraph which explains the opposite point of view concession a sentence or two acknowledging that there could be some truth to the counterargument refutation also called rebuttal sentences which explain why the counterargument is not as strong as the original argument

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web counterargument in two steps respectfully acknowledge evidence or standpoints that differ from your argument refute the stance of opposing arguments typically utilizing words like although or however in the refutation you want to show the reader why your position is more correct than the opposing idea where to put a counterargument

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web the refutation sometimes called rebuttal paragraph the refutation paragraph uses logical evidence to explain why the opposing view is incomplete problematic or simply wrong the opening sentence start with an opening sentence this sentence

summarizes the opposing view use words like may or

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web in general to address a counterargument you ll need to take the following steps state the counterargument and explain why a reasonable reader could raise that counterargument counter the counterargument how you grapple with a counterargument will depend on what you think it means for your argument

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