

Lender:	Auto-Renewal Terms:	Client(s) Needs To Call To Renew Into OPEN?:
B2B	12-month OPEN term (No Renewal Fee)	N
BMO	6-month OPEN term (Unless current in Specialty Product - Eg; Smart Product, Cashback, etc.))	Y
CIBC	6-month OPEN term	N
CMLS	6-month OPEN term (+ \$500 Renewal Fee)	Y
Desjardins	12-month OPEN term	N
Dominion ALT (Now NPX)	6-month OPEN term	N
Equitable	Flips to OPEN ???? (Depends on whether borrowers in Default or good standings	Y
First National	6-month OPEN term (Unless current in Specialty Product - Eg; ROP, Cashback, etc.))	N
Haventree Bank		Y
HSBC	Unsure but with RBC recent purchase, most likely an OPEN	Y
Lendwise	6-month OPEN term	Y
Manulife		Y
MCAN	6-month OPEN term	Y
MCAP	12-month CLOSED term	Y
Merix	6-month OPEN term	Y
National Bank	6-month OPEN term	N
Neo Financial	Currently: 12 month FIXED (Working on a 6 month CLOSED)	Y
RBC	6-month OPEN term	N
RFA	6-month CLOSED Convertible	Y
RMG	12-month CLOSED term (Unless current in Specialty Product - Eg; LRB, Cashback, etc.)	Y
Scotiabank	6-month CLOSED Convertible	Y
Strive	6-month OPEN term	Y
TD	12-month OPEN term	N
WealthONE	12-month Fixed OPEN term	N
WFCU	6-month OPEN term	N
Eclipse (MCAP/RMG)	6-month OPEN term	Y
YNCU	6-month OPEN term @ P + 3%	Y

NOTE:

- Registered HELOC's pay **0.25 BPS** upon set up
- *And extra **0.35 BPS** on average balance over the first **90 days**