



**You've been pre-approved
for an RSP Loan of \$15,000
at 2.75% APR until March 1,
2019**



Dear Cheryl,

You take saving for retirement seriously. So do we. That's why we're making it easier to save more and earn more in your Tangerine RSP Savings Account – even if you don't have the cash on hand at the moment.

You've been pre-approved for an RSP Loan of \$15,000 at 2.75% APR until March 1, 2019

If you haven't managed to max out your RSP with regular contributions, an **RSP Loan** can be a fantastic way to top up your RSP and make the most of the tax advantages available to you.

Get the incredibly low rate of just 2.75%* on your RSP Loan when you use it to make contributions to a Tangerine RSP Savings Account until March 1, 2019.

Here's what you can expect:

- An incredibly low interest rate of 2.75% on the loan
- No fees or service charges
- No early repayment penalties

Activating your RSP Loan is easy. Just log in at tangerine.ca before the RSP deadline of March 1, 2019 and go to 'Insights'.

[Log In](#)

Sincerely,

Tangerine
Forward Banking

* Special promotional RSP Loan Rate of 2.75% (2.75% APR) in effect as at January 7, 2019 and is available until March 1, 2019 when the proceeds of the Loan are deposited into a Tangerine RSP Account. If the Loan proceeds are deposited into an account held at another financial institution, an RSP Loan rate of 8.75% will apply (8.75% APR). Interest accrues from the advance date. The term of the loan is twelve (12) months, and it is repaid through automatic monthly installments. The first payment can be postponed for 3 months, but interest will continue to accrue during this period. Additional payments can be made or the entire loan can be paid off without penalty. This promotion and Loan details are subject to changes prior to accepting the Loan and are based on the date of issuance of the Loan agreement. Other conditions apply.

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