

[Skip to Content](#) | [Change Contrast](#) | [Site Map](#) | [Contact Us](#) | [Français](#)A A A A  Search[Home](#) [About Us](#) [What We Do](#) [Doing Business With Us](#) [Careers](#) [News](#)**Projects****Loans**[Eligible Borrowers](#)[Lending Rates](#)[Loan Payment Calculator](#)[Strategic Partnership  
Program](#)[Loan Program Stats](#)[FAQs - Loans](#)[Contact Customer  
Relations](#)**Buildings****Lands**[Home](#) > [What We Do](#) > [Loans](#)

## Lending Rates: Local Distribution Companies

**Indicative Lending Rates as of February 19, 2013\*\***

Term	Construction	Serial	Amortizer
<b>1 Month</b>	1.79%	-	-
<b>5 Year</b>	-	2.32%	2.42%
<b>10 Year</b>	-	3.03%	3.13%
<b>15 Year</b>	-	3.46%	3.56%
<b>20 Year</b>	-	3.75%	3.85%
<b>25 Year</b>	-	3.95%	4.05%
<b>30 Year</b>	-	4.05%	4.15%
<b>35 Year</b>	-	4.11%	4.21%
<b>40 Year</b>	-	4.15%	4.25%

**About our Lending Rates**

Our online lending rates are updated frequently as we track the movement of our cost of borrowing in the capital markets.

Debentures - rates on debentures are fixed for the entire life of the loan once the debenture is purchased by Infrastructure Ontario. Clients seeking debenture terms longer than 30 years for amounts greater than \$25 million, are subject to capital market conditions. Please contact Infrastructure Ontario for details.

Construction Loans - for construction loans, rates float throughout the term of the loan until they are replaced by a debenture. Construction loan requests over \$75 million are subject to funding availability and interest rates may vary from those posted.

\*\*These interest rates are the all-in cost for loans of the term and type selected

**Infrastructure Ontario**

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