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The days of getting any sort of discount on a variable-rate mortgage appear to be over with most lenders. The mortgages, tied to prime, have become a mainstay of the housing market. While prime stood at 3 per cent at most major financial institutions, the discount has meant a rate as low as 2.1% at times this year - however, what was left of that discount has now disappeared at all the major banks.

You have to go back to the credit crisis of 2008 to find a period during which the discount disappeared. At that time, consumers were paying a 100-basis-point premium above prime for the privilege of a floating rate.

This makes the fixed rate mortgages appear to be the better option for now, but with the economy being what it is these days, if you are interested in a discount on a variable rate mortgage - a mortgage broker can still get you one.

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