






Low Interest Comparison Chart

Card	Annual Fee/ Interest Rate [†] [†] Terms and conditions apply – see bank site for full details.	Income Requirements	Welcome Bonus [†] [†] Terms and conditions apply – see bank site for full details.	Key Benefits /Rewards [†] [†] Terms and conditions apply – see bank site for full details.	Insurances [†] [†] Terms and conditions apply – see bank site for full details.
 <p>CIBC Select Visa* Card</p>	<p>\$29 (first year rebated) Each additional card (up to 3): \$0</p> <p>13.99% on Purchases 13.99% for Cash 13.99% Balance Transfer</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Transfer your credit card balance — Get 0% interest for up to 10 months with a 1% transfer fee[†] and a first year annual fee rebate for you and up to 3 Authorized Users![†]</p>	<p>- Send money abroad There are no transaction fees when you send a CIBC Global Money Transfer™, ⁶. Also, you won't be charged interest, as long as you pay your balance by the payment due date.⁷</p>	<p>- \$100,000 Common Carrier Accident Insurance¹ -CIBC Emergency Travel Medical Insurance ³ -CIBC Payment Protector™ Insurance for Credit Cards⁴</p>
 <p>BMO Preferred Rate Mastercard</p>	<p>\$20</p> <p>Each supplementary Card \$50/year 12.99% on purchases 12.99% cash advances</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Enjoy our biggest savings and our lowest interest rate. Welcome offer: Get a 3.99% introductory interest rate on Balance Transfers for 9 months with a 1% transfer fee and we'll waive the \$20 annual fee for the first year.</p>	<p>-Worldwide acceptance at over 30 million locations -Zero Dollar Liability: protects you from unauthorized use of your credit card</p>	<p>-Free extended warranty and purchase protection</p>

 <p>MBNA True Line® Gold Mastercard® credit card</p>	<p>\$39</p> <p>Each supplementary Card \$0/year 8.99% on purchases 24.99% cash advances</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Enjoy an 8.99% standard interest rate on purchases</p>	<p>-Save with Avis Rent A Car and Budget Rent A Car</p>	<p>- Extended Warranty Benefits - Purchase Assurance</p>
 <p>MBNA True Line® Mastercard® credit card</p>	<p>\$0</p> <p>Each supplementary Card \$0/year 12.99% on purchases 24.99% cash advances</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Enjoy A Low Rate on Purchases And No Annual Fee: Choose the card with a 12.99% interest rate on purchases and \$0 annual fee.</p>	<p>- Save with Avis Rent A Car and Budget Rent A Car</p>	<p>N/A</p>
 <p>National Bank Syncro Mastercard</p>	<p>\$35</p> <p>Each supplementary Card \$0/year 10.90% on purchases 12.99% cash advances</p>	<p>Minimum annual income \$15,000 individual</p>		<p>-Enjoy a low interest rate on purchases: 8.90% (min) or Prime rate + 4% -12.90% or Prime rate + 8% on balance transfers and cash advances</p>	<p>-Extended warranty -Purchase protection in case of theft or damage*</p>