

## Cash Back 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>Scotiabank® MOMENTUM 4538 1234 5678 9012 G RAYMOND VISA INFINITE</p> <p>Scotiabank® Visa Infinite* Card</p>	<p>\$120 Each supplementary Card \$50/year 20.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income  \$60,000 individual, or \$100,000 house hold</p>	<p><b>Earn 10% cash back on all purchases for the first 3 months (up to \$2,000 in total purchases). Plus, no annual fee in the first year, including on supplementary cards. A welcome offer value of \$350.</b></p>	<ul style="list-style-type: none"> <li>-Visa Infinite* Concierge Service.</li> <li>- Visa Infinite* Hotel Collection.</li> <li>- Visa Infinite* Dining and Wine Country program.</li> <li>- Save on car rentals- up to 25% off base rates.</li> <li>- 4% on eligible recurring bill payments and grocery purchases.</li> <li>- 2% on eligible gas and daily transit purchases.</li> <li>- 1% cash back on all other eligible everyday purchases.</li> </ul>	<ul style="list-style-type: none"> <li>-New Mobile Device Insurance.</li> <li>- Trip Cancellation/Trip Interruption Insurance.</li> <li>-Travel Emergency Medical Insurance.</li> <li>- Flight Delay Insurance.</li> <li>- Delayed and Lost Baggage Insurance.</li> <li>- Travel Accident Insurance.</li> <li>- Rental Car Collision Loss/Damage Insurance.</li> <li>- Purchase Security &amp; Extended Warranty Protection.</li> </ul>
 <p>Scotiabank® MOMENTUM 4537 1234 5678 9012 G RAYMOND VISA</p> <p>Scotiabank® Visa Card</p>	<p>\$39 Each supplementary Card \$15/year 20.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income \$12,000 individual</p>	<p><b>Earn 7.5% cash back on all purchases for the first 3 months (up to \$2,000 in total purchases). Plus, get a 2.99% introductory interest rate on balance transfers for the first 6 months.</b></p>	<ul style="list-style-type: none"> <li>-Save on car rentals- up to 25% off base rates.</li> <li>- 2% on eligible gas, grocery, drug stores and recurring bills.</li> <li>- 1% cash back on all other eligible everyday purchases.</li> </ul>	<ul style="list-style-type: none"> <li>-Purchase Security &amp; Extended Warranty Protection</li> </ul>

 <p>Scotiabank Momentum No-Fee Visa* Card</p>	<p>\$0</p> <p>Each supplementary Card \$0/year 19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income <b>\$12,000</b> individual</p>	<p>Earn 5% cash back on all purchases for the first 3 months (up to \$2,000 in total purchases).<sup>1</sup> Plus, get 1.99% introductory interest rate on balance transfers for the first 6 months (22.99% after that; annual fee \$0) Offer ends October 31, 2021</p>	<p>-Save on car rentals- up to 25% off base rates. - 1% cash back on eligible gas, grocery, drug stores and recurring bills. -0.5% cash back on all other eligible purchases</p>	<p>- N/A</p>
 <p>CIBC Dividend® Visa Infinite* Card</p>	<p>\$120 (first year rebated<sup>†</sup>) Each additional card (up to 3): \$30 (first year rebated<sup>†</sup>) Enjoy an annual fee rebate every year for the primary cardholder of up to \$120 if you have a <a href="#">CIBC Smart Plus™ Account</a></p> <p>20.99% for purchases. 22.99% for Cash 22.99% Balance Transfer</p>	<p>Minimum annual income <b>\$60,000</b> individual, or <b>\$100,000</b> household</p>	<p>Get a first-year annual fee rebate for you and up to 3 Authorized users!<sup>†</sup></p>	<p>-Save on everyday purchases. Earn 4% cash back on gas and groceries, and up to 2% on everything else.<sup>1,2</sup> -Redeem when you want. Get your cash back anytime through CIBC Online and Mobile Banking®.<sup>2</sup> -Fuel up for less -Save up to 10 cents per litre at Chevron, Ultramar and Pioneer gas stations when you link your card with Journie Rewards. -Send money abroad. Get 0.25% cash back for every \$1 spent on a CIBC Global Money Transfer™.<sup>3,7</sup> There are no transaction fees and you won't be charged interest, as long as you pay your balance by the payment due date.<sup>8</sup> -Enjoy exclusive offers. Access hotel benefits, unique dining events and 24-hour complimentary concierge services with the Visa Infinite® program.<sup>9</sup> - 4% cash back on gas and grocery purchases. - 2% cash back on transportation, dining and recurring payments - 1% cash back on all other eligible everyday purchases.</p>	<p>- Mobile Device Insurance -Purchase Security &amp; Extended Protection Insurance -Out-of-Province Emergency Travel Medical Insurance -Car Rental Collision/Loss Damage Insurance - \$500,000 Common Carrier Accident Insurance</p>
 <p>CIBC Dividend Platinum® Visa* Card</p>	<p>\$99 (first year rebated<sup>†</sup>) Each additional card (up to 3): \$30 (first year rebated<sup>†</sup>) Enjoy an annual fee rebate every year for the primary cardholder of up to \$99 if you have a <a href="#">CIBC Smart Plus™</a></p>	<p>Minimum annual income <b>\$15,000</b> individual</p>	<p>Get a first-year annual fee rebate for you and up to 3 Authorized users!<sup>†</sup></p>	<p>- Save on everyday purchases. Earn 3% cash back on gas and groceries, and up to 2% on everything else.<sup>1,2</sup> - Redeem when you want. Get your cash back anytime through CIBC Online and Mobile Banking®.<sup>2</sup> - Fuel up for less -Save up to 10 cents per litre at Chevron, Ultramar and Pioneer gas stations when you link your card with Journie Rewards. - Send money abroad. Get 0.25% cash back for every \$1</p>	<p>-Purchase Security &amp; Extended Protection Insurance -Car Rental Collision/Loss Damage Insurance - \$500,000 Common Carrier Accident Insurance</p>

	<u>Account</u> 20.99% for purchases 22.99% for Cash 22.99% Balance Transfer			spent on a CIBC Global Money Transfer™. <sup>6,7</sup> There are no transaction fees and you won't be charged interest, as long as you pay your balance by the payment due date. <sup>8</sup> - 3% cash back on gas and grocery purchases. - 2% cash back on transportation, dining and recurring payments - 1% cash back on all other eligible everyday purchases.	
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