






## Low Interest Comparison Chart

| Card  | Annual Fee/<br>Interest Rate <sup>†</sup><br><sup>†</sup> Terms and conditions apply – see bank site for full details.                              | Income Requirements   | Welcome Bonus <sup>†</sup><br><sup>†</sup> Terms and conditions apply – see bank site for full details.   | Key Benefits /Rewards <sup>†</sup><br><sup>†</sup> Terms and conditions apply – see bank site for full details.   | Insurances <sup>†</sup><br><sup>†</sup> Terms and conditions apply – see bank site for full details.   |
|---|---|---|---|---|--|
|  <p>CIBC Select Visa* Card</p>         | <p>\$29 (first year rebated)<br/>Each additional card (up to 3): \$0</p> <p>13.99% on Purchases<br/>13.99% for Cash<br/>13.99% Balance Transfer</p> | <p>Minimum annual income<br/><b>\$15,000</b> individual</p> | <p>Transfer your credit card balance — Get 0% interest for up to 10 months with a 1% transfer fee<sup>†</sup> and a first year annual fee rebate for you and up to 3 Authorized Users!<sup>†</sup></p>                                    | <p>- Send money abroad<br/>There are no transaction fees when you send a CIBC Global Money Transfer™, <sup>6</sup>. Also, you won't be charged interest, as long as you pay your balance by the payment due date.<sup>7</sup></p> | <p>- \$100,000 Common Carrier Accident Insurance<sup>1</sup><br/>-CIBC Emergency Travel Medical Insurance <sup>3</sup><br/>-CIBC Payment Protector™ Insurance for Credit Cards<sup>4</sup></p> |
|  <p>BMO Preferred Rate Mastercard</p> | <p>\$20</p> <p>Each supplementary Card \$50/year<br/>12.99% on purchases<br/>12.99% cash advances</p>   | <p>Minimum annual income<br/><b>\$15,000</b> individual</p> | <p>Enjoy our biggest savings and our lowest interest rate.<br/>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<br/>-Zero Dollar Liability: protects you from unauthorized use of your credit card</p>  | <p>-Free extended warranty and purchase protection</p>   |

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|---|--|--|---|--|--|
|  <p>MBNA True Line® Gold Mastercard® credit card</p> | <p>\$39</p> <p>Each supplementary Card \$0/year<br/>8.99% on purchases<br/>24.99% cash advances</p>  | <p>Minimum annual income<br/>\$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<br/>- Purchase Assurance</p>                   |
|  <p>MBNA True Line® Mastercard® credit card</p>      | <p>\$0</p> <p>Each supplementary Card \$0/year<br/>12.99% on purchases<br/>24.99% cash advances</p>  | <p>Minimum annual income<br/>\$15,000 individual</p> | <p><b>Welcome offer:</b><br/>You could get a 0% promotional annual interest rate ("AIR")<sup>†</sup> for 12 months on balance transfers<sup>Ⓢ</sup> completed within 90 days of account opening</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<br/>10.90% on purchases<br/>12.99% cash advances</p> | <p>Minimum annual income<br/>\$15,000 individual</p> | <p><b>low interest rate credit card</b></p>   | <p>-Enjoy a low interest rate on purchases: 8.90% (min) or Prime rate + 4%<br/>-12.90% or Prime rate + 8% on balance transfers and cash advances</p> | <p>-Extended warranty<br/>-Purchase protection in case of theft or damage*</p> |