



## No Fee Comparison Chart

Card	Annual Fee/ Interest Rate <sup>†</sup> <sup>†</sup> Terms and conditions apply – see bank site for full details.	Income Requirements	Welcome Bonus <sup>†</sup> <sup>†</sup> Terms and conditions apply – see bank site for full details.	Key Benefits /Rewards <sup>†</sup> <sup>†</sup> Terms and conditions apply – see bank site for full details.	Insurances <sup>†</sup> <sup>†</sup> Terms and conditions apply – see bank site for full details.
 <p>Scotiabank Momentum<sup>®</sup> No-Fee Visa<sup>®</sup> Card</p>	<p>\$0</p> <p>Each supplementary Card \$0/year 19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income \$12,000 individual</p>	<p>Earn 5% cash back on all purchases for the first 3 months (up to \$2,000 in total purchases). 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 Aventura<sup>®</sup> Visa<sup>®</sup> Card</p>	<p>\$0</p> <p>Each additional card (up to 3): \$0</p> <p>20.99% for purchases 22.99% for Cash 22.99% Balance Transfer</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Join and get up to \$100 in value for no annual fee<sup>†</sup>.</p> <p>Earn up to 10,000 Aventura<sup>®</sup> Points<sup>†</sup> Get 7,500 bonus Aventura Points when you make your first purchase. Plus, earn up to 2,500 Aventura Points. Earn 500 points for completing each of these 5 activities. within 60 days of being approved.<sup>†</sup></p>	<p>-Aventura Travel Assistant<sup>2</sup> Access personalized travel booking and trip planning with no booking fees -Extra protection on new purchases<sup>1</sup> 90-day protection with Purchase Security Insurance<sup>1</sup> if your new purchase is stolen or breaks -Send money abroad <b>NEW OFFER<sup>00</sup></b>: Earn 1 Aeroplan point for every \$8 spent on a CIBC Global Money Transfer<sup>™, 14</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>15</sup>. - 1 x points for every \$1 spent at gas stations, grocery stores and drug stores- 1 x point for every \$1 spent on travel purchased through the CIBC Rewards Centre. - 1x point for every \$2 spent on all other purchases</p>	<p>-Purchase Security and Extended Protection Insurance -Auto Rental Collision and Loss Damage Insurance - \$100,000 Common Carrier Accident Insurance</p>

 <p>CIBC Aeroplan® Visa* Card</p>	<p>\$0 Each additional card (up to 3): \$0</p> <p>20.99% for purchases 22.99% for Cash 22.99% Balance Transfer</p>	<p>Minimum annual income <b>\$15,000</b> individual</p>	<p>Earn 10,000 Aeroplan® points on your first purchase.<sup>†</sup></p> <p>That's enough for a one-way economy class short-haul ticket in North America (for example, Toronto to New York).</p>	<p>-Send money abroad NEW OFFER<sup>00</sup>: Earn 1 Aeroplan point for every \$6 spent on a CIBC Global Money Transfer™.<sup>13</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>14</sup></p> <p>-Book flight rewards for less Primary cardholders can often book flight rewards for even fewer points.<sup>1</sup> Plus, no additional airline surcharges on flight rewards with Air Canada®.<sup>2</sup></p> <p>-1 x point for every \$1 spent on gas, grocery and with Air Canada directly, including through Air Canada Vacations.</p> <p>- 1 x point for every \$1.50 spent on all other purchases</p> <p>- Earn points twice at over 150 Aeroplan partners and 170+ online retailers through the Aeroplan eStore.</p>	<p>-Purchase Security &amp; Extended Protection Insurance -Car Rental Collision/Loss Damage Insurance - Common Carrier Accident Insurance</p>
 <p>RBC Cash Back Card</p>	<p>\$0 Each supplementary Card \$0/year</p> <p>19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Get Unlimited Cash Back on Your Purchases</p>	<p>-No annual fee -Purchase security and extended warranty protection - 2% cash back on grocery store purchases - 1% cash back on all other qualifying purchases and pre-authorized payments</p>	<p>-Purchase Security and Extended Warranty Insurance automatically protects eligible card purchases against loss, theft or damage for up to 90 days, and doubles the manufacturer's original Canadian warranty for up to one extra year</p>
 <p>TD Rewards Visa Card</p>	<p>\$0 Each supplementary Card \$0/year</p> <p>19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income <b>\$15,000</b> individual</p>	<p>Earn a \$50 value in TD Rewards Points to use at Amazon.ca with Shop with Points. Plus, get a 9.99% promotional interest rate on purchases for the first 6 months with no annual fee. Conditions Apply. Must apply by December 5, 2021.</p>	<p>-Redeem your TD Rewards Points towards making purchases at Amazon.ca with Amazon Shop with Points.</p> <p>-Save with Avis Rent-A-Car and Budget Rent-A-Car</p> <p>-Priority Pass Membership discount</p> <p>-Earn 2 TD Rewards Points for every \$1 in grocery, restaurant and fast food purchases, and regularly recurring bill payments</p> <p>-Earn 3 TD Rewards Points for every \$1 when you book travel online through ExpediaForTD.com</p> <p>-Earn 1 TD Rewards Point for every \$1 you spend on all other purchases</p>	<p>-Purchase Security and Extended Warranty Protection -Option to purchase TD Auto Club Membership</p>



Choice Card from American Express

\$0  
Each supplementary Card \$0/year  
19.99% on purchases  
21.99% cash advances

Minimum annual income  
\$15,000 individual

Earn 10,000 Bonus Membership Rewards® points. New Choice Card from American Express Cardmembers can earn 10,000 Bonus Membership Rewards® points when you charge \$1,500 in net purchases to your Card in your first three months of Cardmembership.

- Front Of The Line® Presales and Reserved ticket
- Entertainment and Dining Experiences
- Retail and Wellness Experiences
- Earn 1x the points on Card purchases
- Earn 1 additional Membership Rewards point for every \$1 you charge to your Choice Card on eligible hotel or car rental bookings made with American Express Travel at [americanexpress.ca/travel](http://americanexpress.ca/travel)

N/A