







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>Scotia Momentum[®] Visa Infinite* Card</p>	<p>\$120 Each supplementary Card \$50/year</p> <p>20.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income</p> <p>\$60,000 individual, or \$100,000 household</p>	<p>No annual fee in the first year, including on supplementary cards.¹</p>	<ul style="list-style-type: none"> -Visa Infinite[*] Concierge Service. - Visa Infinite[*] Hotel Collection. - Visa Infinite[*] Dining and Wine Country program. - Save on car rentals- up to 25% off base rates. - 4% on eligible grocery store purchases, recurring bill payments, and subscription purchases. - 2% on eligible gas and daily transit purchases. - 1% cash back on all other eligible everyday purchases. 	<ul style="list-style-type: none"> -New Mobile Device Insurance. - Trip Cancellation/Trip Interruption Insurance. -Travel Emergency Medical Insurance. - Flight Delay Insurance. - Delayed and Lost Baggage Insurance. - Travel Accident Insurance. - Rental Car Collision Loss/Damage Insurance. - Purchase Security & Extended Warranty Protection.
 <p>Scotia Momentum[®] Visa Card</p>	<p>\$39 Each supplementary Card \$15/year</p> <p>19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income \$12,000 individual</p>	<p>Get a 2.99% introductory interest rate on balance transfers for the first 6 months (22.99% after that; annual fee \$39)¹</p>	<ul style="list-style-type: none"> -Save on car rentals- up to 25% off base rates. - 2% on eligible gas, grocery, drug stores and recurring bills. - 1% cash back on all other eligible everyday purchases. 	<ul style="list-style-type: none"> -Purchase Security & Extended Warranty Protection
 <p>Scotia Momentum[®] No-Fee 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 \$12,000 individual</p>	<p>Earn 5% cash back on all purchases for the first 3 months (up to \$2,000 in total purchases).¹ Plus, get a 1.99% introductory interest rate on balance transfers for the first 6 months (22.99% after that; annual fee \$0)</p>	<ul style="list-style-type: none"> -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>- N/A</p>

 <p>CIBC Dividend® Visa Infinite* Card</p>	<p>\$120 (first year rebated[†]) Each additional card (up to 3): \$30 (first year rebated[†]) Enjoy an annual fee rebate every year for the primary cardholder of up to \$120 if you have a CIBC Smart Plus™ Account</p> <p>20.99% on purchases 22.99% for Cash 22.99% Balance Transfer</p>	<p>Minimum annual income \$60,000 individual, or \$100,000 household</p>	<p>Get a first-year annual fee rebate for you and up to three Authorized Users[†] and 10% cash back for the first 4 statements on net purchases of up to \$2500.[†] After that, get 4% cash back on eligible gas and grocery purchases.[†]</p>	<p>4% cash back on eligible gas and grocery purchases[†] 2% cash back on eligible transportation, dining purchases and recurring payments[†] 1% cash back on all other purchases[†] Get cash back on demand – redeem your cash back at any time when you have a minimum of \$25 through CIBC Online and Mobile Banking^{®†} Save on gas with CIBC and Journie Rewards Link and use your CIBC Dividend® Visa Infinite* Card with Journie Rewards to automatically save up to 10 cents per litre[†] at participating Pioneer, Fas Gas, Ultramar and Chevron gas stations.[†]</p>	<ul style="list-style-type: none"> - Mobile Device Insurance -Purchase Security & Extended Protection Insurance -Out-of-Province Emergency Travel Medical Insurance -Car Rental Collision/Loss Damage Insurance - \$500,000 Common Carrier Accident Insurance
 <p>CIBC Dividend Platinum® Visa* Card</p>	<p>\$99 (first year rebated[†]) Each additional card (up to 3): \$30 (first year rebated[†]) Enjoy an annual fee rebate every year for the primary cardholder of up to \$99 if you have a CIBC Smart Plus™ Account</p> <p>20.99% for purchases 22.99% for Cash 22.99% Balance Transfer</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Get a first-year annual fee rebate for you and up to three Authorized Users[†] and 10% cash back for the first 4 statements on net purchases of up to \$2500.[†] After that, get 3% cash back on eligible gas and grocery purchases.[†]</p>	<p>3% cash back on eligible gas and grocery purchases.[†] 2% cash back on eligible transportation, dining purchases and recurring payments.[†] 1% cash back on all other purchases.[†] Get cash back on demand – redeem your cash back at any time when you have a minimum of \$25 through CIBC Online and Mobile Banking^{®†} Save on gas with CIBC and Journie Rewards. Link and use your CIBC Dividend Platinum Visa Card with Journie Rewards to automatically save up to 10 cents per litre[†] at participating Pioneer, Fas Gas, Ultramar and Chevron gas stations.[†]</p>	<ul style="list-style-type: none"> -Purchase Security & Extended Protection Insurance -Car Rental Collision/Loss Damage Insurance - \$500,000 Common Carrier Accident Insurance
 <p>CIBC Dividend® 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 \$15,000 household</p>	<p>Get 5% cash back for the first 4 statements on net purchases of up to \$2,000 (up to \$100 cash back).[†] After that, get 2% cash back on eligible grocery purchases and up to 1% on everyday purchases like books, movies, food and more!^{††}</p>	<p>After that:</p> <ul style="list-style-type: none"> •2% cash back on eligible grocery purchases[†] •1% cash back on eligible gas, transportation, dining purchases and recurring payments[†] •0.5% cash back on all other purchases[†] •Get cash back on demand – redeem your cash back at any time when you have a minimum of \$25 through CIBC Online and Mobile Banking[®] <p>Save on gas with CIBC and Journie Rewards</p>	<ul style="list-style-type: none"> - \$100,000 Common Carrier Accident Insurance¹ -Purchase Security & Extended Protection Insurance

				Link and use your CIBC Dividend Visa Card with Journie Rewards to automatically save up to 10 cents per litre† at participating Pioneer, Fas Gas, Ultramar and Chevron gas stations.†	
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