






## No Fee 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>Scotia Momentum<sup>®</sup><br/>No-Fee Visa<sup>®</sup> Card</p> | <p>\$0<br/>Each supplementary Card \$0/year</p> <p>19.99% on purchases<br/>22.99% cash advances</p>                            | <p>Minimum annual income<br/>\$12,000 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 a 1.99% introductory interest rate on balance transfers for the first 6 months (22.99% after that; annual fee \$0)<sup>1</sup></p>  | <p>-Save on car rentals- up to 25% off base rates.<br/>- 1% cash back on eligible gas, grocery, drug stores and recurring bills.<br/>-0.5% cash back on all other eligible purchases</p>  | <p>- N/A</p>   |
|  <p>CIBC Aventura<sup>®</sup> Visa<sup>®</sup><br/>Card</p>          | <p>\$0<br/>Each additional card (up to 3): \$0</p> <p>20.99% for purchases<br/>22.99% for Cash<br/>22.99% Balance Transfer</p> | <p>Minimum annual income<br/>\$15,000 individual</p> | <p>Join and get up to \$120 in value<sup>†</sup> for no annual fee.<sup>†</sup><br/>Get up to 12,000 Aventura points when you make your first purchase (up to \$120 in travel value<sup>†</sup>)<br/>Here's how it adds up:<br/>Get up to 12,000 Aventura Points (up to \$120 in travel value<sup>†</sup>):<br/>2,500 Aventura Points when you complete all activities within 60 days of your CIBC Aventura<sup>®</sup> Visa<sup>®</sup> account approval.<sup>†</sup><br/>9,500 Aventura Points after you make your first purchase.<sup>†</sup></p> | <p>1 point for every \$1 spent on travel purchased through the CIBC Rewards Centre<sup>†</sup><br/>1 point for every \$1 spent at eligible gas stations, grocery stores and drug stores<sup>†</sup><br/>1 point for every \$2 spent on all other purchases<sup>†</sup><br/>Travel when it's right for you – your Aventura points don't expire<sup>†</sup><br/>Redeem your Aventura points for more than travel with our Shop With Points/Pay with Points features<sup>†</sup><br/>Travel local – Aventura points can be redeemed for more than just flights – use your points for hotels and car rentals for a weekend getaway.<br/>Save on gas with CIBC and Journie Rewards<br/>Link and use your CIBC Aventura Visa Card with Journie Rewards to automatically save up to 10 cents per litre<sup>†</sup> at participating Pioneer, Fas Gas, Ultramar and Chevron gas stations.<sup>†</sup></p> | <p>-Purchase Security and Extended Protection Insurance<br/>-Auto Rental Collision and Loss Damage Insurance<br/>- \$100,000 Common Carrier Accident Insurance</p> |

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|--|--|--|---|--|--|
|  <p>CIBC Aeroplan® Visa* Card</p> | <p>\$0<br/>Each additional card (up to 3): \$0</p> <p>20.99% for purchases<br/>22.99% for Cash<br/>22.99% Balance Transfer</p> | <p>Minimum annual income<br/>\$15,000 individual</p> | <p>Earn 10,000 Aeroplan points!†<br/>Here's how:<br/>-Get 10,000 Aeroplan points when you make your first purchase (up to \$200 in value†).<br/>-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™. There are no transaction fees and you won't be charged interest as long as you pay your balance by the payment due date.<br/>- Get 3 months of free Uber Pass<br/>Exclusively for Aeroplan credit cardholders! Save on rides, meals, and more with Uber Pass.‡<br/>-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®.<br/>-1 x point for every \$1 spent on gas, grocery and with Air Canada directly, including through Air Canada Vacations.<br/>- 1 x point for every \$1.50 spent on all other purchases<br/>- Earn points twice at over 150 Aeroplan partners and 170+ online retailers through the Aeroplan eStore.</p> | <p>-Purchase Security &amp; Extended Protection Insurance<br/>-Car Rental Collision/Loss Damage Insurance<br/>- Common Carrier Accident Insurance</p>  |
|  <p>RBC Cash Back Card</p>        | <p>\$0<br/>Each supplementary Card \$0/year</p> <p>19.99% on purchases<br/>22.99% cash advances</p>                            | <p>Minimum annual income<br/>\$15,000 individual</p> | <p>Get Unlimited Cash Back on Your Purchases</p>  | <p>-No annual fee<br/>-Purchase security and extended warranty protection<br/>- 2% cash back on grocery store purchases<br/>- 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<br/>Each supplementary Card \$0/year</p> <p>19.99% on purchases<br/>22.99% cash advances</p>                            | <p>Minimum annual income<br/>\$15,000 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. Must apply by May 29, 2022</p>   | <p>-Redeem your TD Rewards Points towards making purchases at Amazon.ca with Amazon Shop with Points.<br/>-Save with Avis Rent-A-Car and Budget Rent-A-Car<br/>-Priority Pass Membership discount<br/>-Earn 2 TD Rewards Points for every \$1 in grocery, restaurant and fast food purchases, and regularly recurring bill payments<br/>-Earn 3 TD Rewards Points for every \$1 when you book travel online through ExpediaForTD.com<br/>-Earn 1 TD Rewards Point for every \$1 you spend on all other purchases</p>   | <p>-Purchase Security and Extended Warranty Protection<br/>-Option to purchase TD Auto Club Membership</p>   |



BMO Rewards  
Mastercard

\$0

Each supplementary  
Card \$0/year

19.99% on purchases  
22.99% cash advances

Minimum annual  
income  
\$15,000 individual

Earn BMO Reward points every  
time you spend and see the  
possibilities add up.

Welcome offer: Get 10,000  
points when you spend \$1,000 in  
the first 3 months  
and a 1.99% introductory  
interest rate on Balance Transfers  
for 9 months with a 1% transfer  
fee.

- Redeem points for flights, hotels, car rentals, cruises and vacation packages – with no black-out periods
- No extra costs – your points cover all flight fees and taxes
- Treat yourself to something from our extensive catalogue, featuring hundreds of products and gift cards from top brands
- Save for the future by redeeming points for a contribution to a BMO savings or investment account
- Pay with points. Let your points pick up the tab. Apply your points directly to eligible purchases
- Earn BMO Rewards points faster when you add an additional cardholder.
- 1 x the points for every \$1 spent on
- 2x BMO Rewards points and up to 25% off rentals at participating National Car Rental and Alamo Rent a Car

- Zero Liability safeguards you if there is any monetary loss resulting from fraudulent card use.
- Mastercard Identity Check™\* adds another layer of security to protect you when you shop online.
- BMO Alerts help confirm your transactions are really yours. They keep an eye on things like large purchases and suspicious activity.
- Shop confidently with an extended warranty and purchase protection.