

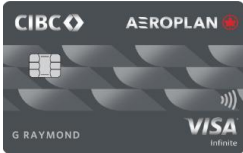


Travel Comparison Chart

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 Passport Visa Infinite</p>	<p>\$139</p> <p>First supplementary Card \$0/year</p> <p>19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income</p> <p>\$60,000 individual, or</p> <p>\$100,000 household</p>	<p>Special Offer: Earn up to 30,000 bonus Scene+™* points in your first year (that’s up to \$300 towards travel). Plus, no annual fee in the first year, including on supplementary cards.</p> <p>(Earn 20,000 bonus Scene+ points when you spend \$1,000 in everyday eligible purchases in the first 3 months.</p> <p>Earn 10,000 bonus Scene+ points when you spend at least \$40,000 in everyday eligible purchases annually.)</p> <p>Redeem your Scene+ points towards statement credits, travel, the latest in tech, gift cards and more!</p>	<ul style="list-style-type: none"> -6 Complimentary Airport Lounge Access -No foreign transaction fees -Book and redeem easily -Save on car rentals - Save time at the checkout -Visa Infinite* Concierge Service - Visa Infinite* Hotel Collection - Visa Infinite* Dining and Wine Country program - Earn 2 Scene+ points on every \$1 you spend on eligible grocery stores, dining, entertainment purchases, and daily transit purchases (including buses, subways, taxis and more). - Earn 1 Scene+ point on every \$1 you spend on all other eligible purchases. 	<ul style="list-style-type: none"> -Travel Emergency Medical Insurance -Trip Cancellation / Trip Interruption Insurance -Flight Delay Insurance -Rental Car Collision Loss/Damage Insurance -Travel Accident Insurance -Delayed & Lost Baggage Insurance -Hotel/Motel Burglary Insurance -Purchase Security & Extended Warranty Protection.
 <p>Scotiabank Gold American Express Card</p>	<p>\$120</p> <p>Each supplementary Card \$29/year</p> <p>19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income</p> <p>\$12,000 individual</p>	<p>Special Offer: Earn up to 40,000 bonus Scene+ points in your first year (that’s up to \$400 towards travel). Plus, no annual fee in the first year, including on supplementary cards¹ and get a 0.00% introductory interest rate on balance transfers for the first 6 months (22.99% after that; annual fee \$120) (1%balance transfer fee). (Earn 20,000 bonus Scene+ points by making at least \$1,000 in everyday eligible purchases in your first 3 months from account opening.)</p> <p>Plus, for a limited time, you are eligible to earn a 20,000 Scene+ point bonus when you spend at least \$7,500 in everyday eligible purchases in your first year.)</p>	<ul style="list-style-type: none"> -Airport lounge access (Priority Pass™ membership and access over 1200 VIP lounges) - Complimentary concierge services 24/7 -American Express Invites (special offers and events) - Amex Front Of the Line (presale tickets) -Amex Offers (for shopping, dining, travel, and more) - Earn 5X Scene+ points for every \$1 CAD spent on eligible grocery stores, restaurants, fast food, and drinking establishments. Includes popular food delivery and food subscriptions an on eligible entertainment purchases. Includes movies, theatre, and ticket agencies. - Earn 3X Scene+ points for every \$1 CAD spent on eligible gas and daily transit. Includes rideshare, buses, taxis, subway, and on eligible select streaming services. - Earn 1X Scene+ point for every \$1 spent on every other purchase. 	<ul style="list-style-type: none"> -Travel Emergency Medical Insurance -Trip Cancellation/Trip Interruption Insurance - Flight Delay Insurance - Delayed and Lost Baggage Insurance -Travel Accident Insurance - Rental Car Collision Loss/Damage Insurance -Hotel/Motel Burglary Insurance -Purchase Security & Extended Warranty Protection.

 <p>CIBC Aventura® Visa Infinite* Card</p>	<p>\$139 (first year rebated) Each additional card (up to 3): \$50 per year Enjoy an annual fee rebate every year for the primary cardholder of up to \$139 if you have a <u>CIBC Smart Plus™ Account</u></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>Welcome Offer: Join and get over \$1,250 in value including a first year annual fee rebate![†] Here's how you can get over \$1,250 in value: Get a total of up to 40,000 Aventura Points (up to \$850 in travel value[†]): 20,000 Aventura Points when you make your first purchase[†] 15,000 Aventura Points when you spend \$1,000 monthly or more during the first year.[†] 5,000 Aventura Points as an additional anniversary bonus.[†] Get a one-time first year annual fee rebate (\$139) for you (the primary cardholder) and up to three authorized users (\$50 each): over \$189 value.[†]</p>	<p>Enjoy a Priority Pass Membership and 4 complimentary visits per year at 1,300+ airport lounges[†]: over \$200 value.[†] Plus, get a NEXUS[®] Application Fee rebate[†]: A \$50 value[†] 2 points for every \$1 spent on travel purchased through the CIBC Rewards Centre[†] 1.5 points for every \$1 spent at eligible gas stations, grocery stores and drug stores[†] 1 point for every \$1 spent on all other purchases[†] Plus, enjoy extra valuable travel benefits. Travel when it's right for you – your Aventura points don't expire[†] Redeem your Aventura points for more than travel with our Shop With Points/Pay with Points features[†] Travel local – Aventura points can be redeemed for more than just flights – use your points for hotels and car rentals for a weekend getaway[†] Save on gas with CIBC and Journie Rewards Link and use your CIBC Aventura 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"> -Out-of-Province Emergency Travel Medical Insurance -Flight Delay and Baggage Insurance -Trip Cancellation and Trip Interruption Insurance -Auto Rental Collision and Loss Damage Insurance -\$500,000 Common Carrier Accident Insurance -Purchase Security and Extended Protection Insurance -Hotel Burglary Insurance -Mobile Device Insurance
 <p>CIBC Aventura® Gold Visa* Card</p>	<p>\$139 (first year rebated[†]) Each additional card (up to 3): \$50 per year. Enjoy an annual fee rebate every year for the primary cardholder of up to \$139 if you have a <u>CIBC Smart Plus™ Account</u></p> <p>20.99% on purchases 22.99% for Cash 22.99% Balance Transfer</p>	<p>Minimum \$15,000 household</p>	<p>Welcome Offer: Join and get over \$1,250 in value including a first year annual fee rebate![†] Here's how You can get over \$1,250 in value Get a total of up to 40,000 Aventura Points (up to \$850 in travel value[†]): 20,000 Aventura Points when you make your first purchase[†] 15,000 Aventura Points when you spend \$1,000 monthly or more during the first year.[†] 5,000 Aventura Points as an additional anniversary bonus.[†] Get a one-time first year annual fee rebate (\$139) for you (the primary cardholder) and</p>	<p>Enjoy a Priority Pass Membership and 4 complimentary visits per year at 1,300+ airport lounges[†]: over \$200 value.[†] Plus, get a NEXUS[®] Application Fee rebate[†]: A \$50 value[†] 2 points for every \$1 spent on travel purchased through the CIBC Rewards Centre[†] 1.5 points for every \$1 spent at eligible gas stations, grocery stores and drug stores[†] 1 point for every \$1 spent on all other purchases[†] Plus, enjoy extra valuable travel benefits. Travel when it's right for you – your Aventura points don't expire[†] Redeem your Aventura points for more than travel with our Shop With Points/Pay with Points features[†] Travel local – Aventura points can be redeemed for more</p>	<ul style="list-style-type: none"> - Out-of-Province Emergency Travel Medical Insurance -Flight Delay and Baggage Insurance -Auto rental Collision and Loss damage Insurance -\$500,000 Common Carrier Accident Insurance -Purchase Security and Extended Protection Insurance -Hotel Burglary Insurance -Mobile Device Insurance

			<p>up to three authorized users (\$50 each): over \$189 value†.</p>	<p>than just flights – use your points for hotels and car rentals for a weekend getaway† Save on gas with CIBC and Journie Rewards Link and use your CIBC Aventura Gold 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>	
 <p>CIBC Aeroplan® Visa Infinite* Card</p>	<p>\$139 Each additional card (up to 3): \$50 per year Enjoy an annual fee rebate every year for the primary cardholder of up to \$139 if you have a <u>CIBC Smart Plus™ Account</u></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 total of up to 20,000 Aeroplan points (up to \$400 in value†) 10,000 Aeroplan points when you make your first purchase†. 10,000 Aeroplan points when you spend \$1,000 or more during the first 4 monthly statements periods†. Earn a Buddy Pass to bring anyone along for a \$0 base fare anywhere Air Canada flies in North America, including Hawaii and Mexico, in Economy class†: a \$350 value†. Bring along a friend! As a new cardholder, your Air Canada Buddy Pass† can score you a second ticket when you book an economy ticket. On the second ticket, you only pay the taxes and third-party charges. You'll receive the pass when you spend \$1,000 or more on your card during the first 4 monthly statement periods and have a whole year to use it†. Enjoy a free first checked bag: a \$120 value for 2 travellers for each round-trip flight, assuming you take one round-trip Air Canada flight in the first year†. Plus, get a one-time annual fee rebate (\$139) for you (the primary cardholder) and up to three authorized users (\$50 each): over \$189 value†.</p>	<p>-1.5 x points for every \$1 you spend on gas, groceries and with Air Canada directly, including through Air Canada Vacations. - 1 x point for every \$1 you spend on all other purchases. - Earn points twice at over 150 Aeroplan partners and 170+ online retailers through the Aeroplan eStore.</p>	<p>-Out-of-Province Emergency Travel - Medical Insurance -Trip Cancellation and Trip Interruption Insurance -Flight Delay and Baggage Insurance -Hotel Burglary Insurance -Car Rental Collision and Loss Damage Insurance -Purchase Security and Extended Protection Insurance -Mobile Device Insurance -Common Carrier Accident Insurance</p>