






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>Scotiabank 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>Earn 10% cash back on all purchases for the first 3 months (up to \$2,000 in total purchases).</p> <p>No annual fee in the first year, including on supplementary cards.</p>	<p>Earn 4% for every \$1 you spend on grocery store purchases, recurring bill payments, and subscription purchases. Earn 2% for every \$1 you spend on gas purchases and daily transit purchases. Earn 1% cash back on all other purchases with no cash back limit. Visa Infinite* Concierge Service, Hotel Collection, Dining and Wine Country program Save on car rentals- up to 25% off base rates.</p>	<p>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>
 <p>Scotiabank 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 0.00% introductory interest rate on balance transfers for the first 6 months (22.99% after that)</p>	<p>Earn 2% cash back for every \$1 you spend on all eligible gas stations, grocery store, drug store purchases and recurring bill payments. Earn 1% cash back on all other eligible purchases. Save on car rentals- up to 25% off base rates.</p>	<p>Purchase Security & Extended Warranty Protection</p>
 <p>Scotiabank 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>Get up to 1% cash back on eligible purchases with no annual fee.</p> <p>Earn 5% cash back on all purchases for the first 3 months (up to \$2,000 in total purchases). Plus, get a 0% introductory interest rate on purchases and balance transfers for the first 6 months (22.99% after that)</p>	<p>Earn 1% cash back on all eligible gas stations, grocery stores, drug stores purchases and recurring payments. Earn 0.5% cash back on all other eligible purchases. Save up to 25% off base rates at participating AVIS locations and at participating Budget</p>	<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 10% cash back welcome bonus of up to \$250![†] For the first 4 statements on net purchases of up to \$2,500. Plus, get a first-year annual fee rebate.[†]</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 10% cash back welcome bonus of up to \$250![†] For the first 4 statements on net purchases of up to \$2,500. Plus, get a first-year annual fee rebate.[†]</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 a 5% cash back welcome bonus of up to \$100![†] For the first 4 statements on net purchases of up to \$2,000.[†] Then get 2% on eligible groceries.¹</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[†] <p>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 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"> - \$100,000 Common Carrier Accident Insurance¹ -Purchase Security & Extended Protection Insurance