






Low Interest 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>CIBC Select Visa* Card</p>	<p>\$29 (first year rebated) Each additional card (up to 3): \$0</p> <p>13.99% on Purchases 13.99% for Cash 13.99% Balance Transfer</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Transfer your credit card balance – Get 0% interest for up to 10 months with a 1% transfer fee† and a first year annual fee rebate† Check full offer details below†</p> <ul style="list-style-type: none"> • Transfer up to 50% of your assigned credit limit† • If you choose to carry a balance and you make your minimum payments on time, a balance transfer could save you money on interest • Take advantage of this 0% introductory interest rate on balance transfers for your first 10 months. You'll only have to pay a 1% fee† when you transfer your balance from another card to the CIBC Select Visa Card • This balance transfer offer is only available at the time of your online application.† Simply tick the checkbox to select the balance transfer option when you're filling out your application <p>Once you take advantage of this offer, you will have a promotional rate balance on your account. As a result, you will lose your interest-free grace period on new purchases unless you pay your amount due, including any promotional rate balances, in full each month. While you will enjoy the promotional rate on the balances you transfer by using this offer, new purchases will be subject to the purchase interest rate.</p>	<p>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"> - \$100,000 Common Carrier Accident Insurance¹ -CIBC Emergency Travel Medical Insurance³ -CIBC Payment Protector™ Insurance for Credit Cards⁴

 <p>BMO Preferred Rate Mastercard</p>	<p>\$20 Each supplementary Card \$0/year</p> <p>12.99% on purchases 12.99% cash advances</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Give yourself a little breathing room with our lowest interest rate. Welcome offer: Get a 3.99% introductory interest rate on balance transfers for 9 months with a 1% transfer feeΔ and we'll waive the \$20 annual fee for the first year.**</p>	<p>-Get the \$20 annual fee rebated every year when you also have a BMO Performance chequing account.$\dagger\dagger$ -A lower interest rate means that if you carry a balance on your credit card, you'll pay less in interest charges than other cards.</p>	<p>-Enjoy extended warranty and purchase protection. -24/7 emergency support anywhere in the world.** -Zero Liability safeguards you if there is any monetary loss resulting from fraudulent card use. -Mastercard Identity CheckTM* 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.</p>
 <p>MBNA True Line[®] Gold Mastercard[®] credit card</p>	<p>\$39 Each supplementary Card \$0/year</p> <p>8.99% on purchases 24.99% cash advances</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Enjoy an 8.99% standard interest rate on purchases</p>	<p>-Save with Avis Rent A Car and Budget Rent A Car</p>	<p>- Extended Warranty Benefits - Purchase Assurance</p>
 <p>MBNA True Line[®] Mastercard[®] credit card</p>	<p>\$0 Each supplementary Card \$0/year</p> <p>12.99% on purchases 24.99% cash advances</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Welcome offer: You could get a 0% promotional annual interest rate ("AIR")\dagger for 12 months on balance transfers\clubsuit completed within 90 days of account opening</p>	<p>- Save with Avis Rent A Car and Budget Rent A Car</p>	<p>N/A</p>

 <p>National Bank Syncro Mastercard</p>	<p>\$35</p> <p>Each supplementary Card \$0/year 10.90% on purchases 12.99% cash advances</p>	<p>Minimum annual income \$15,000 individu al</p>	<p>low interest rate credit card</p>	<p>-Enjoy a low interest rate on purchases: 8.90% (min) or Prime rate + 4% -12.90% or Prime rate + 8% on balance transfers and cash advances</p>	<p>-Extended warranty -Purchase protection in case of theft or damage*</p>
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