






No Fee 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 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>SCENE** 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>Redeem Scene+™* points for travel, shopping, entertainment, dining, banking, and more.</p> <p>Earn 5,000 bonus Scene+™* points with your first \$750 in everyday purchases in the first 3 months.</p>	<p>Earn 5 Scene+ points for every \$1 you spend on credit card purchases at Cineplex™ theatres or at cineplex.com Earn 1 Scene+ point for every \$1 you spend on your everyday credit card purchases Save up to 25% off base rates at participating AVIS locations and at participating Budget</p>	<p>N/A</p>
 <p>CIBC Aventura® 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 individual</p>	<p>Earn up to 12,000 bonus Aventura Points† That's up \$120 in value! Collect points with every purchase for no annual fee.† Here's how it adds up: Get up to 9,500 Aventura points when you make your first purchase 2,500 Aventura Points when you complete all activities within 60 days of your CIBC Aventura® Visa*</p>	<p>1 point for every \$1 spent on travel purchased through the CIBC Rewards Centre† 1 point for every \$1 spent at eligible gas stations, grocery stores and drug stores† 1 point for every \$2 spent on all other purchases† 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.</p>	<p>-Purchase Security and Extended Protection Insurance -Auto Rental Collision and Loss Damage Insurance - \$100,000 Common Carrier Accident Insurance</p>

			account approval.† 9,500 Aventura Points after you make your first purchase.†	Save on gas with CIBC and Journie Rewards Link and use your CIBC Aventura 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>CIBC Aventura® Visa* card for Students</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 \$0 individual</p>	<p>Earn up to 12,000 bonus Aventura Points† That's up to \$120 in value you can enjoy towards travel, shopping, food and more for no annual fee.† Here's how it adds up: Get up to 10,000 Aventura Points (up to \$100 in travel value†): 2,500 Aventura Points when you complete all activities within 60 days of your CIBC Aventura® Visa* account approval.† 7,500 Aventura Points after you make your first purchase.†</p>	<p>1 point for every \$1 spent on travel purchased through the CIBC Rewards Centre† 1 point for every \$1 spent at eligible gas stations, grocery stores and drug stores† 1 point for every \$2 spent on all other purchases† 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† Get all the student-life essentials on a budget. Eligible student clients can get a free SPC+ membership, and receive over 450 deals on everyday purchases, bigger discounts, special experiences and exclusive giveaways. Start banking with CIBC and make student life more rewarding.†</p>	<p>-Purchase Security and Extended Protection Insurance -Auto Rental Collision and Loss Damage Insurance - \$100,000 Common Carrier Accident Insurance</p>
 <p>TD Rewards Visa Card</p>	<p>\$0</p> <p>Each supplementary Card \$0/year</p> <p>19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income \$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. -Save with Avis Rent-A-Car and Budget Rent-A-Car -Priority Pass Membership discount -Earn 2 TD Rewards Points for every \$1 in grocery, restaurant and fast food purchases, and regularly recurring bill payments -Earn 3 TD Rewards Points for every \$1 when you book travel online through ExpediaForTD.com -Earn 1 TD Rewards Point for every \$1 you spend on all other purchases</p>	<p>-Purchase Security and Extended Warranty Protection -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.