





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* Card</p>	<p>\$139 First supplementary Card \$0/year</p> <p>19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income \$60,000 individual, or \$100,000 household</p>	<p>Earn up to 35,000 bonus Scene+™* points in your first year (that's up to \$350 towards travel). (Earn 25,000 bonus Scene+ points when you spend \$1,000 in everyday eligible purchases in the first 3 months.) Earn 10,000 bonus Scene+ points when you spend at least \$40,000 in everyday eligible purchases annually.) Redeem your Scene+ points towards statement credits, travel, the latest in tech, gift cards and more!</p>	<p>The only major bank credit card offering you no foreign transaction fees, including for shopping online or abroad Your Award Winning Card For Travel 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. 6 Complimentary Airport Lounge Access Save on car rentals Visa Infinite* Concierge Service, Hotel Collection, Dining and Wine Country program</p>	<p>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>
 <p>Scotiabank Gold American Express® Card</p>	<p>\$120 Each supplementary Card \$29/year</p> <p>19.99% on purchases 22.99% cash advances</p>	<p>Minimum annual income \$12,000 individual</p>	<p>Earn up to 45,000 bonus Scene+ points in your first year (that's up to \$450 towards travel). (Earn 25,000 bonus Scene+ points by making at least \$1,000 in everyday eligible purchases in your first 3 months from account opening.) 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>	<p>You will not pay 2.5% foreign transaction fees on any foreign currency purchases, including online shopping and when travelling abroad. Only the exchange rate applies. 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. Earn 3X Scene+ points for every \$1 CAD spent on eligible gas and daily transit. Includes rideshare, buses, taxis, subway, and more. Earn 1X Scene+ point for every \$1 spent on every other purchase. 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)</p>	<p>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>

 <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

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