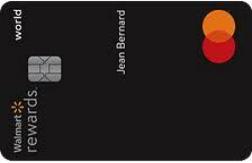
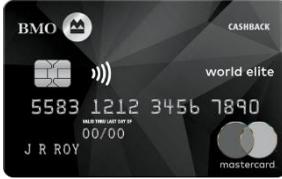


## Cash Back Comparison Chart

Card	Annual Fee/ Interest Rate <sup>†</sup> <sup>†</sup> Terms and conditions apply – see bank site for full details.	Income Requirements	Welcome Bonus <sup>†</sup> <sup>†</sup> Terms and conditions apply – see bank site for full details.	Key Benefits /Rewards <sup>†</sup> <sup>†</sup> Terms and conditions apply – see bank site for full details.	Insurances <sup>†</sup> <sup>†</sup> Terms and conditions apply – see bank site for full details.
 <p>Scotiabank Momentum<sup>®</sup> Visa Infinite<sup>*</sup> 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). No annual fee in the first year, including on supplementary cards. To qualify for these offers, make sure to open a new Scotia Momentum<sup>®</sup> Visa Infinite<sup>*</sup> credit card account by August 31, 2022.</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<sup>†</sup> Concierge Service, Hotel Collection, Dining and Wine Country program</p>	<p>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 &amp; Extended Warranty Protection.</p>
 <p>Scotiabank Momentum<sup>®</sup> Visa<sup>†</sup> 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) To qualify for these offers, make sure to open a new Scotia Momentum<sup>®</sup> Visa Infinite<sup>*</sup> credit card account by August 31, 2022.</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 &amp; Extended Warranty Protection</p>
 <p>Scotiabank Momentum<sup>®</sup> No-Fee Visa<sup>†</sup> 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. 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) To qualify for these offers, make sure to open a new Scotia Momentum<sup>®</sup> Visa Infinite<sup>*</sup> credit card account by August 31, 2022.</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<sup>®</sup> Visa Infinite<sup>*</sup> Card</p>	<p>\$120 (first year rebated<sup>†</sup>) Each additional card (up to 3): \$30 (first year rebated<sup>†</sup>) Enjoy an annual fee rebate every year for the primary cardholder of up to \$120 if you have a <a href="#">CIBC Smart Plus<sup>™</sup> Account</a></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!<sup>†</sup> For the first 4 statements on net purchases of up to \$2,500. Plus, get a first-year annual fee rebate.<sup>†</sup></p>	<p>4% cash back on eligible gas and grocery purchases<sup>†</sup> 2% cash back on eligible transportation, dining purchases and recurring payments<sup>†</sup> 1% cash back on all other purchases<sup>†</sup> 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<sup>®†</sup> Save on gas with CIBC and Journie Rewards Link and use your CIBC Dividend<sup>®</sup> Visa Infinite<sup>*</sup> Card with Journie Rewards to automatically save up to 10 cents per litre<sup>†</sup> at participating Pioneer, Fas Gas, Ultramar and Chevron gas stations.<sup>†</sup></p>	<p>- Mobile Device Insurance -Purchase Security &amp; Extended Protection Insurance -Out-of-Province Emergency Travel Medical Insurance -Car Rental Collision/Loss Damage Insurance - \$500,000 Common Carrier Accident Insurance</p>

 <p>CIBC Dividend Platinum® Visa* Card</p>	<p>\$99 (first year rebated<sup>†</sup>) Each additional card (up to 3): \$30 (first year rebated<sup>†</sup>) Enjoy an annual fee rebate every year for the primary cardholder of up to \$99 if you have a <a href="#">CIBC Smart Plus™ Account</a></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!<sup>†</sup> For the first 4 statements on net purchases of up to \$2,500. Plus, get a first-year annual fee rebate.<sup>†</sup></p>	<p>3% cash back on eligible gas and grocery purchases.<sup>†</sup> 2% cash back on eligible transportation, dining purchases and recurring payments.<sup>†</sup> 1% cash back on all other purchases.<sup>†</sup> 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<sup>®†</sup> 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<sup>†</sup> at participating Pioneer, Fas Gas, Ultramar and Chevron gas stations.<sup>†</sup></p>	<p>-Purchase Security &amp; Extended Protection Insurance -Car Rental Collision/Loss Damage Insurance - \$500,000 Common Carrier Accident Insurance</p>
 <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!<sup>†</sup> For the first 4 statements on net purchases of up to \$2,000.<sup>†</sup> Then get 2% on eligible groceries.<sup>1</sup></p>	<p>After that:</p> <ul style="list-style-type: none"> <li>•2% cash back on eligible grocery purchases<sup>†</sup></li> <li>•1% cash back on eligible gas, transportation, dining purchases and recurring payments<sup>†</sup></li> <li>•0.5% cash back on all other purchases<sup>†</sup></li> </ul> <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<sup>®</sup> 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<sup>†</sup> at participating Pioneer, Fas Gas, Ultramar and Chevron gas stations.<sup>†</sup></p>	<p>- \$100,000 Common Carrier Accident Insurance<sup>1</sup> -Purchase Security &amp; Extended Protection Insurance</p>
 <p>CIBC Dividend® 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>Welcome Offer: Get \$60 cash back after you make your first purchase!<sup>†</sup> Plus, get 2% cash back on eligible grocery purchases.<sup>1</sup></p>	<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<sup>®†</sup> 2% cash back on eligible grocery purchases<sup>†</sup> 1% cash back on eligible gas, transportation, dining purchases and recurring payments<sup>†</sup> 0.5% cash back on all other purchases<sup>†</sup> 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.<sup>†</sup></p>	<p>- \$100,000 Common Carrier Accident Insurance<sup>1</sup> -Purchase Security &amp; Extended Protection Insurance</p>
 <p>Tangerine World Mastercard®</p>	<p>\$0 Each supplementary Card \$0/year</p> <p>19.95% on purchases 19.95% cash advances</p>	<p>Minimum annual income \$60,000 individual, or \$100,000 household</p>	<p><b>Special Offer:</b> Take on the world, get an extra 10% back* on everyday purchases. Apply for a Tangerine World Mastercard® by <b>July 31, 2022</b> and earn an extra 10% back* (up to \$100) when you spend up to \$1,000 in everyday purchases within your first 2 months. <b>Always-On Offer:</b> Earn 2% Money-Back Rewards on purchases in two 2% Money-Back Categories of your choice, and 0.50% Money-Back Rewards on all other purchases. Have your Money-Back Rewards deposited into a Tangerine Savings Account, and get a 3rd 2% Money-Back Category. No limit on the amount of Money-Back Rewards you can earn. Change your 2% Money-Back Categories to suit your spending.</p>	<p><b>-Mastercard® Airport Experiences Provided by LoungeKey ***:</b> Make the most of your travel with Mastercard® Airport Experiences Provided by LoungeKey. Your complimentary membership gives you exclusive dining, retail and spa offers in over 400 airports worldwide, along with access to over 1000 lounges at \$32 USD per visit. <b>-Boingo Wi-Fi for Mastercard®**</b> Your Tangerine World Mastercard keeps you connected with access to over 1 million Wi-Fi hotspots around the world with Boingo Wi-Fi for Mastercard Cardholders. <b>-Mastercard® Travel Rewards*</b> With Mastercard Travel Rewards, you can unlock cashback offers and get a rebate applied directly to your statement, by using your Tangerine World Mastercard at select merchants that accept Mastercard while travelling outside of Canada <b>-On-Demand and Subscription Services*</b> Save on the things you love with your Tangerine World Mastercard. Enjoy special benefits and offers from a growing lineup of on-demand apps and subscription services made available to you as a Tangerine World</p>	<p><b>-Rental Car Collision/Loss Damage Insurance**:</b> Damage and theft protection for your car rental when you rent for up to 31 consecutive days and charge the full cost of your rental to your Card. <b>-Mobile Device Insurance**:</b> Protection on new cell phones, smartphones or tablets when you charge the full cost to your Card, or when you purchase it through a plan and charge all of your wireless bill payments to your Card. Covers up to \$1,000 if your mobile device is lost, stolen, accidentally damaged or experiences mechanical failure.</p>

			<p><b>Targeted Offer:</b> 1.95% Balance Transfer promo for 6 months (with a 1% fee) † This is a New Client Transfer Promotion of 1.95% for 6 months with a 1% fee. Clients will be eligible for this Balance Transfer promotion for 30 days after being approved for a Tangerine Credit Card</p>	Mastercard cardholder	
 <p>Tangerine Money-Back Credit Card</p>	<p>\$0 Each supplementary Card \$0/year</p> <p>19.95% on purchases 19.95% cash advances</p>	<p>Minimum annual income \$12,000 individual</p>	<p><b>Special Offer:</b> Life's back in session. Enjoy it with an extra <b>10% back</b>.* Apply for a Tangerine Money-Back Credit Card by <b>July 31, 2022</b> and earn an extra <b>10% back (up to \$100)</b> when you spend up to \$1,000 in everyday purchases within your first 2 months.*</p> <p><b>Always-On Offer:</b> Earn 2% Money-Back Rewards on purchases in two 2% Money-Back Categories of your choice, and 0.50% Money-Back Rewards on all other purchases. Have your Money-Back Rewards deposited into a Tangerine Savings Account, and get a 3rd 2% Money-Back Category. No limit on the amount of Money-Back Rewards you can earn. Change your 2% Money-Back Categories to suit your spending.</p> <p><b>Targeted Offer:</b> 1.95% Balance Transfer promo for 6 months (with a 1% fee) † This is a New Client Transfer Promotion of 1.95% for 6 months with a 1% fee. Clients will be eligible for this Balance Transfer promotion for 30 days after being approved for a Tangerine Credit Card</p>	<p><b>Priceless Cities:</b> (Enjoy special and unique offers on unforgettable experiences around the world with Priceless Cities)</p> <p><b>-Exclusive Experiences and Offers:</b> (cardholders get preferred access to an array of valuable offers, upgrades, and experiences.)</p>	<p><b>-Zero Liability:</b> (You don't have to worry when you use your Mastercard credit card because it's covered by Zero Liability protection, whether you pay in a store, over the phone or online. )</p> <p><b>-Extended Warranty:</b> (Doubles the original manufacturer's or store brand warranty for up to one year when you pay with your eligible MasterCard.)</p> <p><b>-Purchase protection:</b> (Provides coverage for most items you purchase with your eligible MasterCard if the item is damaged or stolen within 90 days of the date of purchase)</p>
 <p>Walmart Rewards™ World Mastercard®</p>	<p>\$0 First supplementary Card \$0/year</p> <p>19.89% Purchases 19.89% Balance Transfers 21.49% Cash Advances</p>	<p>Minimum annual income \$60,000 individual , or \$100,000 household</p>	<p>Start with up to \$25+ in bonus Walmart Reward Dollars. \$15 Welcome Bonus† + \$10 Paperless statement Bonus†</p>	<p>Earn Walmart Rewards for no annual fee. Earn 3% back pre-tax when shopping online at Walmart.ca. Earn 1.25% back pre-tax at Walmart. Earn 1.25% back on gas. Earn 1% back everywhere else. No annual fee.</p>	<p>Free extended warranty plan Free purchase assurance Zero Liability Protection MasterCard Global Services</p>
 <p>Walmart Rewards™ Mastercard®</p>	<p>\$0 First supplementary Card \$0/year</p> <p>19.89% Purchases 19.89% Balance Transfers 21.49% Cash Advances</p>	<p>Minimum annual income \$12,000 individual ,</p>	<p>Start with up to \$25+ in bonus Walmart Reward Dollars. \$15 Welcome Bonus† + \$10 Paperless statement Bonus†</p>	<p>Earn Walmart Rewards for no annual fee. Earn 1.25% back pre-tax when shopping online at Walmart.ca. Earn 1.25% back pre-tax at Walmart. Earn 1% back on gas. Earn 1% back everywhere else.</p>	<p>Zero Liability Protection MasterCard Global Services</p>

 <p>BMO CashBack® World Elite® Mastercard®**</p>	<p>\$120</p> <p>Each supplementary Card \$50/year</p> <p>20.99% on purchases 23.99% cash advances</p>	<p>Minimum annual income</p> <p>\$80,000 individual , or \$150,000 household</p>	<p>The only card that gives you 5% cash back on groceries. Redeem your cash back any time for as little as \$1. Welcome offer: Get up to 10% cash back in your first 3 months and the \$120 annual fee waived in the first year.**</p>	<p>5% on groceries. The most cash back on foods and essentials in Canada. 4% on transit. Including ride sharing, taxis, and public transportation 3% on gas. And electric vehicle charging. 2% on recurring bills. Like your phone bill, gym membership, and favorite streaming services. Plus, get 1% cash back on all other purchases with no limit on how much cash back you can earn! Your cash back rewards never expire as long as your account is open and in good standing. No waiting! Redeem your cash back any time you want for as little as \$1. Set up automatic deposits starting at \$25. Enjoy the flexibility to put your cash back where you want: Statement credit, BMO chequing or savings account, InvestorLine. Enjoy free access to over 1 million Wi-Fi hotspots around the world with Boingo Wi-Fi for Mastercard Cardholders. Discover a world of Mastercard Travel Rewards cash back offers when you shop, dine and relax with our partners outside of Canada. Access valuable benefits and offers for digital everyday services from a variety of on-demand apps and subscription services. Earn even more cash back when you add another cardholder for \$50 a year. Save up to 25% off rentals at participating National Car Rental and Alamo Rent a Car locations. Enjoy free 24-hour access to our experienced concierge staff. Airport lounge access with complimentary membership in Mastercard Airport Experiences provided by LoungeKey. Shop confidently with an extended warranty and purchase protection.</p>	<p>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.</p>
 <p>BMO CashBack® Mastercard®**</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</p> <p>\$15,000 individual</p>	<p>Enjoy the most cash back on groceries in Canada without paying an annual *</p> <p>Welcome offer Get up to 5% cash back in your first 3 months† and a 1.99% introductory interest rate on balance transfers for 9 months with a 1% transfer fee.</p>	<p>3% cash back On grocery purchases, so you can earn more on your favourite foods and the essentials 1% cash back On recurring bill payments such as streaming services, subscriptions or monthly utilities 0.5% cash back On all other purchases, so you earn every time you spend Your cash back rewards never expire as long as your account is open and in good standing No waiting! Redeem your cash back any time you want for as little as \$1 Set up an automatic deposit whenever you reach a certain amount, starting at \$25 Enjoy the flexibility to put your cash back where you want: Statement credit, BMO chequing or savings account, InvestorLine Earn even more cash back when you add another cardholder for free. Shop confidently with an extended warranty and purchase protection. Save up to 25% off rentals at participating National Car Rental and Alamo Rent a Car locations. Get 15% off admission to Cirque du Soleil shows touring Canada, and 20% off resident shows in Las Vegas</p>	<p>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.</p>

 <p>SimplyCash Preferred Card from American Express</p>	<p>\$99*</p> <p>Each supplementary Card</p> <p>\$0/year</p> <p>19.99% on purchases 21.99% cash advances</p> <p>Credit recommended: 660+</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Earn 10% cash back in your first 4 months (up to \$450 cashback)</p> <p>Earn up to \$450 cash back New SimplyCash™ Preferred Card from American Express Cardmembers can earn 10% cash back on purchases for the first 4 months of Cardmembership (up to \$450 cash back).</p>	<p>Earn 10% cash back in your first 4 months</p> <p>Earn 2% cash back when your Welcome Rate ends</p> <p>No limit to the amount of cash back you can earn</p> <p>Access to memorable experiences with American Express Invites®</p> <p>Extensive insurance coverage and 24/7 Customer Service</p> <p>Refer a friend and you could earn bonus cash back up to a maximum annual referral bonus of \$1,500 cash back for approved referrals.</p> <p>Access Front Of The Line® Presale &amp; Reserved Tickets to some of your favourite concerts and theatre performances and special offers and events curated for Cardmembers with American Express® Experiences</p>	<ul style="list-style-type: none"> <li>-Out of Province/Country Emergency Medical Insurance</li> <li>-Flight Delay Insurance</li> <li>-Baggage Delay Insurance</li> <li>-Hotel Burglary Insurance</li> <li>-Lost or Stolen Baggage Insurance</li> <li>-\$100,000 Travel Accident Insurance</li> <li>-Car Rental Theft and Damage Insurance</li> <li>-Buyer's Assurance® Protection Plan</li> <li>-Purchase Protection® Plan</li> </ul>
 <p>SimplyCash™ Card from American Express</p>	<p>\$0</p> <p>Each supplementary Card</p> <p>\$0/year</p> <p>19.99% on purchases 21.99% cash advances</p> <p>Credit recommended: 660+</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Earn 4% cash back in your first 6 months (up to \$250 cashback).</p> <p>Earn up to \$250 cash back New SimplyCash™ Card from American Express Cardmembers can earn 4% cash back on purchases (up to \$250 cash back) for the first 6 months of Cardmembership.</p>	<p>Earn 4% cash back Welcome Offer rate in your first 6 months (up to \$250 cash back).</p> <p>Earn 1.25% flat cash back rate when your Welcome Offer ends. There's no limit to the amount of cash back you can earn!</p> <p>Refer a friend and you could earn bonus cash back up to a maximum annual referral bonus of \$750 cash back for approved referrals.</p> <p>Enjoy exclusive ticket access, virtual events, live performances and more with American Express® Experiences.</p>	<ul style="list-style-type: none"> <li>\$100,000 Travel Accident Insurance</li> <li>Buyer's Assurance® Protection Plan</li> <li>Purchase Protection® Plan</li> </ul>