





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>Scotiabank Platinum American Express® Card</p>	<p>\$399 First supplementary Card \$99/year</p> <p>9.99% on purchases 9.99% cash advances</p>	<p>Minimum household income \$150,000</p>	<p>Earn up to \$2,100* in value in your first 14 months, including up to 60,000* bonus Scene+ points. (Earn 50,000 bonus Scene+ points by making at least \$3,000 in everyday eligible purchases in your first 3 months. Plus, for a limited time, you are eligible to earn a 10,000 Scene+ point bonus when you spend at least \$10,000 in everyday eligible purchases in your first 14 months.) To qualify for this Offer make sure to open a new Scotiabank Platinum American Express credit card account by October 31, 2022.</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 2X 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 2X Scene+ points for every \$1 CAD spent on eligible gas and daily transit. Includes rideshare, buses, taxis, subway, and more. Earn 2X Scene+ point for every \$1 spent on every other purchase. Enjoy 10 complimentary airport lounge passes per year. Get ready to take off with Scene+ Travel. Enjoy Special Offers, Access and Experiences with American Express Invites. See unique global events with your VIP Pass. Enjoy premium concierge services.</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>Scotiabank Value® Visa* Card</p>	<p>\$29 Each supplementary Card \$0/year</p> <p>12.99% on purchases 12.99% cash advances</p>	<p>Minimum annual income \$12,000 individual</p>	<p>0.00% introductory interest rate on Cash Advances for the first 6 months (12.99% after that; annual fee \$29). Plus no annual fee in the first year. Low interest rate of 12.99% Pay down higher interest rate balances faster Transfer higher rate balances and save even more To qualify for these offers, make sure to open a new Scotia Momentum® Visa Infinite* credit card account by August 31, 2022.</p>	<p>Save up to 25% off base rates at participating AVIS locations and at participating Budget</p>	<p>N/A</p>
 <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 	<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>	<p>- \$100,000 Common Carrier Accident Insurance¹ -CIBC Emergency Travel Medical Insurance³ -CIBC Payment Protector™ Insurance for Credit Cards⁴</p>

			<p>your online application.† Simply tick the checkbox to select the balance transfer option when you're filling out your application</p> <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>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.</p> <p>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.††</p> <p>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.**</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>