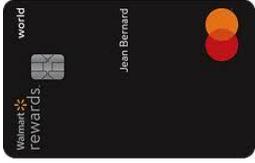


No Fee Comparison Chart

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 American Express® Card</p>	<p>\$0 First supplementary Card \$0/year</p> <p>19.99% on purchases 22.99% cash advances</p>	<p>Minimum household income \$80,000</p>	<p>Earn up to 10,000 bonus Scene+™ points in your first year (that's up to \$100 towards travel) (Earn 5,000 bonus Scene+ points by making at least \$750 in everyday eligible purchases in your first 3 months. Plus, for a limited time, you are eligible to earn a 5,000 Scene+ point bonus when you spend at least \$5,000 in everyday eligible purchases in your first year.) To qualify for these offers make sure to open a new Scotiabank American Express credit card account by October 31, 2022.</p>	<p>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 entertainment, including movies, theatres and ticket agencies. 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+ points for every \$1 CAD spent on eligible select streaming services. Earn 1X Scene+ point for every \$1 spent on every other purchase. Enjoy Special Offers, Access and Experiences with American Express Invites® Apply Scene+ Points to Travel Save on car rentals.</p>	<p>Purchase Security & Extended Warranty Protection New Mobile Device Insurance.</p>
 <p>Scotia 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. 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® Visa Infinite* 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>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. Earn 5,000 bonus Scene+™ points with your first \$750 in everyday purchases in the first 3 months. To qualify for these offers, make sure to open a new Scotia Momentum® Visa Infinite* credit card account by August 31, 2022.</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* account approval.† 9,500 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† 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 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>-Purchase Security and Extended Protection Insurance -Auto Rental Collision and Loss Damage Insurance - \$100,000 Common Carrier Accident Insurance</p>
 <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>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!† For the first 4 statements on net purchases of up to \$2,000.† Then get 2% on eligible groceries.1</p>	<p>After that:</p> <ul style="list-style-type: none"> •2% cash back on eligible grocery purchases† •1% cash back on eligible gas, transportation, dining purchases and recurring payments† •0.5% cash back on all other purchases† •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® <p>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† at participating Pioneer, Fas Gas, Ultramar and Chevron gas stations.†</p>	<p>- \$100,000 Common Carrier Accident Insurance¹ -Purchase Security & 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!† Plus, get 2% cash back on eligible grocery purchases.1</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®† 2% cash back on eligible grocery purchases† 1% cash back on eligible gas, transportation, dining purchases and recurring payments† 0.5% cash back on all other purchases† 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>- \$100,000 Common Carrier Accident Insurance¹ -Purchase Security & 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>Special Offer: Take on the world, get an extra 10% back* on everyday purchases. Apply for a Tangerine World Mastercard® by July 31, 2022 and earn an extra 10% back* (up to \$100) when you spend up to \$1,000 in everyday purchases within your first 2 months. Always-On Offer: 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. Targeted Offer: 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>-Mastercard® Airport Experiences Provided by LoungeKey***: 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. -Boingo Wi-Fi for Mastercard®** 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. -Mastercard® Travel Rewards* 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 -On-Demand and Subscription Services* 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 Mastercard cardholder</p>	<p>-Rental Car Collision/Loss Damage Insurance**: 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. -Mobile Device Insurance**: 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>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>Special Offer: Life's back in session. Enjoy it with an extra 10% back.* Apply for a Tangerine Money-Back Credit Card by July 31, 2022 and earn an extra 10% back (up to \$100) when you spend up to \$1,000 in everyday purchases within your first 2 months.* Always-On Offer: 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.</p>	<p>Priceless Cities: (Enjoy special and unique offers on unforgettable experiences around the world with Priceless Cities) -Exclusive Experiences and Offers: (cardholders get preferred access to an array of valuable offers, upgrades, and experiences.)</p>	<p>-Zero Liability: (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.) -Extended Warranty: (Doubles the original manufacturer's or store brand warranty for up to one year when you pay with your eligible MasterCard.) -Purchase protection: (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>Change your 2% Money-Back Categories to suit your spending.</p> <p>Targeted Offer: 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>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 Rewards® Mastercard®*</p>	<p>\$0 Each supplementary Card \$0/year</p> <p>19.99% on purchases 23.99% cash advances</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Earn BMO Reward points every time you spend and see the possibilities add up.</p> <p>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.</p>	<p>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</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. Shop confidently with an extended warranty and purchase protection.</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 \$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™ Card from American Express</p>	<p>\$0</p> <p>Each supplementary Card \$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). 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! Refer a friend and you could earn bonus cash back up to a maximum annual referral bonus of \$750 cash back for approved referrals. Enjoy exclusive ticket access, virtual events, live performances and more with American Express® Experiences.</p>	<p>\$100,000 Travel Accident Insurance Buyer's Assurance® Protection Plan Purchase Protection® Plan</p>

 <p>American Express® Green Card</p>	<p>\$0</p> <p>Each supplementary Card \$0/year</p> <p>20.99% on purchases 21.99% cash advances</p> <p>Credit recommended: 660+</p>	<p>Minimum annual income \$15,000 individu al</p>	<p>Earn a Welcome Bonus of 12,500 Membership Rewards® points</p> <p>As a new American Express® Green Cardmember, you can earn a Welcome Bonus of 12,500 Membership Rewards® points when you charge \$1,250 in purchases to your Card in the first 3 months of Cardmembership.</p>	<p>Earn 1x the points on Card purchases. Charge an eligible purchase to your Card and redeem your Membership Rewards points for a statement credit (All eligible purchases: 1,000 points = \$10 statement credit). With American Express Experiences and Front Of The Line®, American Express Cardmembers get access to amazing events in Canada. Transfer points 1:1 to several frequent flyer and other loyalty programs. Enjoy exclusive ticket access, virtual events, live performances and more with American Express® Experiences</p>	<p>Buyer's Assurance® Protection Plan Purchase Protection® Plan</p>
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