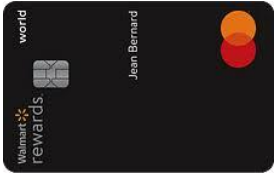

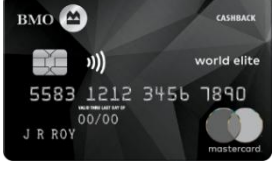




Cash Back Comparison Chart

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>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>Act fast and get 15%[†] back in bonus Walmart Reward Dollars™! [†] Save more with 15%[†] in bonus Walmart Reward Dollars™ on your first purchase up to \$150. Use Rewards on everything from groceries to apparel at Walmart. Earn Walmart Rewards for no annual fee.</p>	<p>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.</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>Act fast and get 15%[†] back in bonus Walmart Reward Dollars™! [†] Save more with 15%[†] in bonus Walmart Reward Dollars™ on your first purchase up to \$150. Use Rewards on everything from groceries to apparel at Walmart. Earn Walmart Rewards for no annual fee.</p>	<p>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>Free extended warranty plan Free purchase assurance Zero Liability Protection MasterCard Global Services</p>
 <p>BMO CashBack® World Elite® Mastercard®</p>	<p>\$120 Each supplementary Card \$50/year</p> <p>20.99% on Purchase 23.99% Cash Advances 22.99% Balance Transfer</p>	<p>Minimum annual income \$80,000 individual, or \$150,000 household</p> <p>Credit Required 760+</p>	<p>The only card that gives you 5% cash back on groceries. Redeem your cash back any time for as little as \$1.</p> <p>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>Earn more cash back on the categories that mean the most:</p> <ul style="list-style-type: none"> - 5% on groceries* - 4% on transit including ride sharing, taxis and public transportation* - 3% on gas and electric vehicle charging* - 2% on recurring bill payments like your monthly phone bill or favourite streaming service* - 1% unlimited cashback on all other purchases* <p>Get the highest cash back earn rate on groceries in Canada* Get valuable benefits and offers for digital everyday services from a variety of on-demand apps and subscription services Extended Warranty Plus* Purchase Protection Plus* Complimentary membership in Mastercard Airport Experiences provided by LoungeKey* Access over 1 million Wi-Fi hotspots around the world - all at no added cost, and no added fees or roaming charges* Complimentary Roadside Assistance Program* BMO CashBack World Elite Travel and Medical Protection* BMO Concierge Service* Unlock Mastercard Travel Rewards cashback offers when you travel and shop outside of Canada BMO is not responsible for maintaining the content on this site. Please click on the Apply now link for the most up to date information</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>

				*Terms and conditions apply †Statement based on a comparison of the non-promotional grocery rewards earn rate on Canadian cash back credit cards as of June 1, 2022.	
 <p>BMO CashBack® Mastercard®*</p>	<p>\$0</p> <p>Each supplementary Card \$0/year</p> <p>19.99% on Purchase</p> <p>22.99% Cash Advances</p> <p>22.99% Balance Transfer</p>	<p>Minimum annual income \$15,000 individual</p> <p>Credit Required 660+</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*</p>	<p>Then get 3% cash back on grocery purchases, 1% cash back on recurring bill payments and 0.5% unlimited cash back on all other purchases!*</p> <p>Now earn the highest cash back on groceries in Canada without paying an annual fee!†</p> <p>Get a 0.99% introductory interest rate on Balance Transfers for 9 months, 2% fee applies to balance amounts transferred*</p> <p>No Annual fee*</p> <p>Want to get your cash back ASAP? Now you can redeem your cash back anytime through direct deposit, as a credit on your statement or into your BMO InvestorLine account*</p> <p>Extended Warranty*</p> <p>Purchase Protection*</p> <p>Receive a discount on car rentals*</p> <p>BMO is not responsible for maintaining the content on this site. Please click on the Apply now link for the most up to date information</p>	<p>Zero Liability safeguards you if there is any monetary loss resulting from fraudulent card use.</p> <p>Mastercard Identity Check™* adds another layer of security to protect you when you shop online.</p> <p>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>Minimum annual income \$15,000 individual</p> <p>Credit recommended: 660+</p>	<p>Cash back that simply adds up †</p> <p>New SimplyCash™ from American Express Cardmembers can earn 4% cash back on purchases (up to \$200 cash back) for the first 6 months of Cardmembership</p>	<p>Earn 1.25% cash back on purchases when your Welcome Rate ends</p> <p>No limit to the amount of cash back you can earn after your Welcome Rate ends</p> <p>Access virtual events and special offers curated for Cardmembers with American Express® Experiences Insurance coverage and 24/7 Customer Service</p>	<p>\$100,000 Travel Accident Insurance</p> <p>Buyer's Assurance® Protection Plan</p> <p>Purchase Protection® Plan</p>