








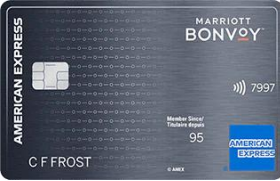
Travel Comparison Chart

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>World MasterCard®</p>	<p>\$115 Each supplementary Card \$0/year</p> <p>20.99% Purchases 22.49% Balance Transfers and Cash Advances</p>	<p>Minimum annual income \$60,000 individual, or \$100,000 household</p>	<p>Get up to 2 points per dollar spent [†]</p> <p>Earn up to 2 points on ALL card purchases* without restrictions*!</p>	<p>Concierge service</p> <p>Travel cards (Platinum, World, and World Elite) Your credit card gives you access to a multitude of rewards. Our customers choose from several options to have fun thanks to the points accumulated:</p> <p>Get your hands on new electronics, kitchen accessories, gift cards, and more</p> <p>Make a payment on your credit card with your points</p> <p>Contribute to your RRSP and TFSA</p> <p>Make a donation to one of the participating charities</p> <p>Plan a trip when you can start traveling again</p> <p>And more!</p>	<p>Reassuring protection. Travel with peace of mind thanks to our comprehensive insurance coverage</p> <p>Trip cancellation/interruption, flight delay and baggage insurance</p> <p>Rental vehicle insurance*</p> <p>Travel assistance service</p> <p>Purchase protection in case of theft or damage*</p> <p>Extended Warranty*</p>
 <p>Platinum MasterCard®</p>	<p>\$70 Each supplementary Card \$0/year</p> <p>20.99% Purchases 22.49% Balance Transfers and Cash Advances</p>	<p>Minimum annual income \$15,000 individual</p>	<p>Get the card that helps you earn more points and exclusive travel benefits [†]</p>	<p>Earn up to 2 points per dollar on groceries and restaurants in accordance with applicable conditions[†]</p> <p>Earn up to 1.5 points per dollar on gas and electric vehicle charging, recurring bill payments, a la carte Travel™[†]</p> <p>Earn 1 point per \$1.50 on all eligible card purchases* [†]</p> <p>Get you hands on new electronics, kitchen accessories, gift cards, and more</p> <p>Make a payment on your credit card with your points?</p> <p>Contribute to your RRSP and TFSA</p> <p>Make a donation to one of the participating charities</p> <p>Plan a trip when you can start traveling again</p> <p>And more!</p>	<p>Mobile device insurance – up to \$1,000 in the event of breakage, loss or theft for a maximum of 2 years after the purchase date[†]</p> <p>Reassuring protection. Travel with peace of mind thanks to our comprehensive insurance coverage</p> <p>Trip cancellation/interruption, flight delay and baggage insurance</p> <p>Rental vehicle insurance*</p> <p>Travel assistance service</p> <p>Purchase protection in case of theft or damage*</p> <p>Extended Warranty*</p>
 <p>World Elite® MasterCard®</p>	<p>\$150 Each supplementary Card \$0/year</p> <p>20.99% Purchases 22.49% Balance Transfers and Cash Advances</p>	<p>Minimum annual income \$80,000 individual, or \$150,000 household</p>	<p>Get the card that helps you earn more points and exclusive travel benefits[†]</p>	<p>Earn up to 5 points per dollar on grocery and restaurant purchases, in accordance with applicable conditions[†]</p> <p>Earn up to 2 points per dollar on gas and electric vehicle charging, recurring bill payments and A la carte Travel™ in eligible purchases. [†]</p> <p>Earn 1 point per dollar on all other eligible purchases[†]</p> <p>Up to \$150 each year in “savvy traveller” fee rebates on airport parking, seat selection, baggage fees, access to airport lounges & airline ticket upgrades.</p> <p>Up to \$1,000 in the event of breakage, loss or theft for a maximum of 2 years after the purchase date</p> <p>Trade your reward points without restrictions: gift cards, branded articles and travel rebates.</p> <p>Free access to the National Bank Bank World MasterCard™ Lounge at Montréal-Trudeau</p> <p>The World Elite Mastercard National bank card makes the</p>	<p>Reassuring protection. Travel with peace of mind thanks to our comprehensive insurance coverage: medical and hospital insurance, trip cancellation and interruption insurance, flight delay insurance, baggage insurance and car rental insurance.[†]</p>

				<p>difference. Get travel experience to the next level. Get your hands on new electronics, kitchen accessories, gift cards, and more Make a payment on your credit card with your points. Contribute to your RRSP and TFSA Make a donation to one of the participating charities Plan a trip when you can start traveling again And more!</p>	
 <p>BMO eclipse Visa Infinite* Card</p>	<p>\$120 Each supplementary Card \$50/year</p> <p>20.99% on Purchase 23.99% Cash Advances 23.99% Balance Transfer</p>	<p>Minimum annual income</p> <p>\$60,000 individual, or \$100,000 house hold Credit Required 725+</p> <p>Average point value: \$0.0067</p>	<p>More life with 5x the points.</p> <p>Welcome offer: Get up to 60,000 points worth \$400 in travel rewards, a \$50 lifestyle credit and the \$120 annual fee waived in the first year - that's a \$570 value in your first year!* (30,000 points when you spend \$3,000 in the first 3 months, and 2,500 points for each subsequent month in which you make at least \$2,000 in purchases on your card, for 12 months)</p>	<p>Earn 5x the BMO Rewards points on groceries, dining, gas and transit* Get 1 BMO Reward for every \$1 spent on everything else* Get a \$50 annual lifestyle credit to spend however you want* Mobile Device Insurance that covers you for up to \$1,000* Earn 10% more points when you add an authorized user to your account* Pay with Points by browsing your recent transactions & redeem your points for as little as \$1 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>Mobile Device Insurance Purchase Security and Extended Warranty Insurance Travel Insurance</p>
 <p>BMO eclipse Visa Infinite Privilege* Card</p>	<p>\$499 Each supplementary Card \$99/year</p> <p>20.99% on Purchase 23.99% Cash Advances 23.99% Balance Transfer</p>	<p>Minimum annual income</p> <p>\$150,000 individual, or \$200,000 house hold Credit Required 760+</p> <p>Average point value: \$0.0067</p>	<p>Make every moment more rewarding.</p> <p>Welcome offer: Get up to 90,000 points (50,000 points when you spend \$6,000 in the first 3 months, plus 40,000 points when you spend at least \$100,000 in the first year)</p>	<p>Earn 5x the BMO Rewards points on groceries, dining, drugstore purchases, gas and travel* Get 1 BMO Reward for every \$1 spent on everything else* Get a \$200 annual lifestyle credit to spend however you want* Mobile Device Insurance that covers you for up to \$1,000* Earn 25% more points when you add an authorized user to your account* Pay with Points by browsing your recent transactions & redeem your points for as little as \$1 Enjoy a Visa Airport Companion membership and 6 complimentary airport lounge visits per year – valued at more than \$250 USD* Airport experiences along with Priority Security Lane, airport parking and valet service discounts at select Canadian airports* Enjoy the Visa Infinite Dining Series and Visa Infinite Wine Country* 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>Purchase Security: Shop confidently with Purchase Security Insurance. Get up to 120 days of coverage against theft or damage of covered items from date of purchaser. Extended Warranty: Triple the original manufacturer's warranty to a maximum of 2 additional years. Mobile Device Insurance: Enjoy peace of mind with Mobile Device Insurance, which provides coverage of up to \$1,000 in the event your mobile device is lost, stolen or accidentally damaged. Travel Insurance: travel worry-free with Out-of-Province/Country Emergency Medical Insurance, Common Carrier Insurance, Car Rental Collision or / Loss Damage Insurance and much more. Visa Secure: It safeguards cardholders if there is any monetary loss resulting from fraudulent card use.</p>
 <p>BMO Ascend™ World Elite®* Mastercard®*</p>	<p>\$150 Each supplementary Card \$50/year</p> <p>20.99% on Purchase 23.99% Cash Advances 22.99% Balance Transfer</p>	<p>Minimum annual income</p> <p>\$80,000 individual, or \$150,000 house hold Credit Required 760+</p> <p>Average point value: \$0.0067</p>	<p>Experience a world of extra rewards at home and away with a great earn rate and travel perks.</p> <p>Welcome offer: Get up to 60,000 points and the annual fee waived in the first year for both the primary cardholder and authorized users. (30,000 points when you spend \$3,000 in the first 3 months, and 2,500 points for each subsequent month in which you make at least \$2,000 in purchases on your card, for 12 months.)</p>	<p>5x the points for every \$1 spent on eligible travel purchases 3x the points for every \$1 spent on eligible dining, entertainment purchases and recurring bill payments. 1x the point for every \$1 spent everywhere else. Now get the highest rewards points for travel of any premium flexible travel card in Canada!† Complimentary membership in Mastercard Travel Pass provided by DragonPass,* with four annual complimentary passes. Access over 1 million Wi-Fi hotspots around the world - all at no added cost, and no added fees or roaming charges* Get valuable benefits and offers for digital everyday services from a variety of on-demand apps and subscription services</p>	<p>Travel and medical protection Travel Accident Insurance Trip Cancellation / Trip Interruption Insurance Flight Delay Insurance Delayed and Lost Baggage Insurance Car Rental Collision Loss / Damage Waiver Insurance</p>

				<p>Points you can use to cover all flight charges & taxes* Fly on any airline, with no blackout dates* Best-in-class travel and medical insurance (unlimited trips per year)* 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>BMO AIR MILES @+ World Elite® Mastercard®</p>	<p>\$120</p> <p>Each supplementary Card \$0/year 20.99% on Purchase 23.99% Cash Advances 22.99% Balance Transfer</p>	<p>Minimum annual income \$80,000 individual, or \$150,000 house hold</p> <p>Credit Required 760+</p> <p>Average point value: \$0.0067</p>	<p>Maximize the Miles! Enjoy your rewards and travel perks sooner. Welcome offer: Get 2,000 AIR MILES Bonus Miles and we'll waive the \$120 annual fee for the first year*</p>	<p>Get 3x the Miles for every \$12 spent at participating AIR MILES Reward Partners.* Earn 1 reward mile for every \$12 in credit card purchases, everywhere you spend* Get valuable benefits and offers for digital everyday services from a variety of on-demand apps and subscription services. Use your card at Costco* Extended Warranty Access over 1 million Wi-Fi hotspots around the world - all at no added cost, and no added fees or roaming charges* Complimentary membership in Mastercard Travel Pass provided by DragonPass.* Use less Miles with our exclusive 25% discount on one worldwide AIR MILES flight redemption during the calendar year.* BMO AIR MILES 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.</p>
 <p>American Express® Aeroplan® Card</p>	<p>\$120</p> <p>Each supplementary Card \$50/year</p>	<p>Minimum annual income \$15,000 individual</p> <p>Credit recommended: 660+</p>	<p>Find your happy places everywhere you go †</p> <p>New American Express® Aeroplan® Cardmembers can earn up to 50,000 Aeroplan points: Earn 35,000 Aeroplan points after spending \$3,000 in net purchases on your Card within the first 6 months of Cardmembership Plus, earn 2,500 Aeroplan points for each monthly billing period in which you spend \$500 in purchases on your Card for the first 6 months of Cardmembership. That could add up to 15,000 Aeroplan points New Cardmembers: Earn up to \$1,100 in value within your first year. Spend applies to bonus point offers valued at up to \$1,000 This is a Charge Card*. No preset spending limit on purchases gives you flexibility. Using a charge card is a great way to manage your finances as the balance must be paid in full each month*.</p>	<p>Standard Earn Rate: Earn 2X the points on eligible purchases made directly with Air Canada®* and Air Canada vacations®* Standard Earn Rate: Earn 1.5X the points on eligible Dining and Food Delivery purchases in Canada Standard Earn Rate: Earn 1X the points on everything else Enjoy your first checked bag free (up to 23kg/50lb) for up to 9 people travelling on the same reservation on Air Canada®* flights Earn 1,000 Status Qualifying Miles and 1 Status Qualifying Segment for every \$10,000 in eligible net purchases charged to your Card</p>	<ul style="list-style-type: none"> -Flight Delay Insurance -Baggage Delay Insurance -Hotel Burglary Insurance -\$500,000 Travel Accident Insurance -Car Rental Theft and Damage Insurance -Travel Emergency Assistance -Buyer's Assurance® Protection Plan -Purchase Protection® Plan

 <p>American Express Cobalt™ Card</p>	<p>\$12.99* Each supplementary Card \$0/year</p>	<p>Minimum annual income \$15,000 individual Credit recommended: 660+</p>	<p>Live life your way and get rewarded † Earn up to 30,000 Membership Rewards® points In your first year as a new Cobalt Cardmember, you can earn 2,500 Membership Rewards® points for each monthly billing period in which you spend \$500 in net purchases on your Card. This could add up to 30,000 points in a year. That's up to \$300 towards a weekend getaway or concert tickets.</p>	<p>Earn 5x the points on eligible eats and drinks in Canada, including groceries and food delivery Earn 3x the points on eligible streaming subscriptions in Canada Earn 2 points for every \$1 spent on eligible transit & gas purchases in Canada and eligible travel purchases. That's 2X the points on purchases that get you from point A to B Earn 1 point for every \$1 in Card purchases everywhere else. We won't tell you where to spend, we'll just reward you on your Card purchases Transfer points 1:1 to several frequent flyer and other loyalty programs Cobalt Cardmembers receive regular Perks such as bonus reward offers and access to great events Access Front Of The Line® Presale & Reserved Tickets to some of your favourite concerts and theatre performances and special offers and events curated for Cardmembers with American Express® Experiences American Express is not responsible for maintaining or monitoring the accuracy of information on this website. For full details, current product information and Terms and Conditions, click the Apply Now link. Conditions Apply.</p>	<ul style="list-style-type: none"> -Out of Province/Country Emergency Medical Insurance - Flight Delay Insurance - Baggage Delay Insurance - Hotel Burglary Insurance - Lost or Stolen Baggage Insurance - \$250,000 Travel Accident Insurance - Car Rental Theft and Damage Insurance -Buyer's Assurance® Protection Plan -Purchase Protection® Plan
 <p>American Express® The Platinum Card®</p>	<p>\$699 Each supplementary Card \$175/year</p>	<p>Minimum annual income \$40,000 individual Credit recommended: 760+</p>	<p>Unlock special experiences with the Platinum Card® Earn 80,000 Membership Rewards® points - that's \$800 towards a weekend away New Platinum® Cardmembers, earn 80,000 Welcome Bonus points after you charge \$7,500 in net purchases to your Card in your first 3 months of Cardmembership</p>	<p>Earn 3 points for every \$1 in Card purchases on eligible dining and food delivery in Canada, 2 points for every \$1 in Card purchases on eligible travel, and 1 point for every \$1 in all other Card purchases You will have access to a \$200 CAD Annual Travel Credit to use towards any single travel booking of \$200 or more charged to your Platinum Card and made on www.americanexpress.ca/travel or through Platinum Card® Travel Service Transfer points 1:1 to several frequent flyer and other loyalty programs American Express is not responsible for maintaining or monitoring the accuracy of information on this website. For full details, current product information and Terms and Conditions, click the Apply now link. Conditions apply.</p>	<ul style="list-style-type: none"> -Out of Province/Country Emergency Medical Insurance -Trip Cancellation Insurance -Trip Interruption Insurance -Flight Delay Insurance -Baggage Delay Insurance -Hotel Burglary Insurance -Lost or Stolen Baggage Insurance -\$500,000 Travel Accident Insurance -Car Rental Theft and Damage Insurance -Travel Emergency Assistance
 <p>American Express® Gold Rewards Card</p>	<p>\$250 Each supplementary Card \$50/year</p>	<p>Minimum annual income \$15,000 individual Credit recommended: 760+</p>	<p>Unlock Travel Possibilities † Earn up to 60,000 Membership Rewards® points: New American Express® Gold Rewards Cardmembers, earn 5,000 Membership Rewards® points for each monthly billing period in which you spend \$1,000 in net purchases on your Card This could add up to 60,000 points in a year. That's up to \$600 towards your next vacation</p>	<p>Earn 2 points for every \$1 in Card purchases for eligible travel purchases, including flights, hotels, car rentals, cruises, and more Earn 2 points for every \$1 in Card purchases at eligible gas stations, grocery stores and drugstores in Canada, and 1 point for every \$1 in Card purchases everywhere else Receive a \$50 CAD statement credit when a NEXUS application or renewal fee is charged to your American Express Gold Rewards Card You have access to an annual \$100 CAD Travel Credit, compliments of your American Express Gold Rewards Card. Use the credit once annually towards any single travel booking of \$100 or more charged to your Gold Rewards Card through American Express Travel Online Enjoy four (4) complimentary visits per Calendar year to Plaza Premium Lounges across Canada. Entry fees apply once complimentary visits have been used American Express is not responsible for maintaining or monitoring the accuracy of information on this website. For full details, current product information and Terms and Conditions, click the Apply now link. Conditions apply.</p>	<ul style="list-style-type: none"> -Out of Province/Country Emergency Medical Insurance -Trip Cancellation Insurance -Trip Interruption Insurance -Flight Delay Insurance -Baggage Delay Insurance -Hotel Burglary Insurance -Lost or Stolen Baggage Insurance -\$500,000 Travel Accident Insurance -Car Rental Theft and Damage Insurance -Travel Emergency Assistance

 <p>Marriott Bonvoy® American Express® Card</p>	<p>\$120 Each supplementary Card \$0/year</p>	<p>Minimum annual income \$15,000 individu al</p> <p>Credit recommended: 725+</p>	<p>Earn up to 50,000 Points:</p> <p>New Marriott Bonvoy® American Express®* Cardmembers earn 50,000 Marriott Bonvoy® points after you charge \$1,500 in purchases to your Card in your first three months of Cardmembership. Subject to change at any time.</p>	<p>Earn 5 points for every dollar in eligible Card purchases at hotels participating in Marriott Bonvoy®</p> <p>Earn 2 points for every \$1 in all other Card purchases.</p> <p>Receive an Annual Free Night Award for up to 35,000 points at eligible hotels and resorts worldwide every year after your first anniversary</p> <p>No annual fee on Additional Cards</p> <p>Redeem points for free nights with no blackout dates at over 7,000 of the world's most desired hotels</p> <p>Automatic Marriott Bonvoy Silver Elite status membership</p> <p>Enjoy an automatic upgrade to Marriott Bonvoy Gold Elite status when you reach \$30,000 in purchases on the Card each year or when you combine 10 qualifying paid nights within one calendar year with the 15 Elite Night Credits from your card.</p> <p>American Express is not responsible for maintaining or monitoring the accuracy of information on this website. For full details, current product information and Terms and Conditions, click the Apply now link. Conditions apply.</p>	<ul style="list-style-type: none"> -Out of Province/Country Emergency Medical Insurance -Trip Cancellation Insurance -Trip Interruption Insurance -Flight Delay Insurance -Baggage Delay Insurance -Hotel Burglary Insurance -Lost or Stolen Baggage Insurance -\$500,000 Travel Accident Insurance -Car Rental Theft and Damage Insurance -Travel Emergency Assistance
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