



Gold Credit Cards

Low-Rate and Regular-Rate

*A gold credit card
might be for you if:*

- You need a card with reward points or special insurance options



Low-Rate Gold Credit Cards

| Issuer / Name of Card | Minimum Personal Income Required (\$) | Minimum Credit Limit (\$) | Annual Interest Rate | | | Grace Period on New Purchases ³ | | Annual Fees | | Rewards and Benefits ⁴ | | | | | | | |
|--|---------------------------------------|---------------------------|----------------------------|--------------------------------|---|--|-----------------|--------------------------------|------------------|---|------------------|-------------------------------|----------------|----------------|----------------|---|---------|
| | | | Purchases (%) ¹ | Cash Advances (%) ² | Balance Transfers (%) ² | Number of Days | Method | First Card (\$) | Extra Cards (\$) | Reward Program | Travel Insurance | | | | | Purchase Protection and Extended Warranty | |
| | | | | | | | | | | | Accident | Trip Cancel. and/or Interrup. | Medical | Car Rental | Flight Delay | | Baggage |
| BMO Bank of Montreal <i>Mosaik MasterCard with Low Rate and Gold WestJet 1/\$15 Air Miles option</i> | Not specified | Not specified | 11.40 | 11.40 | 11.40 | 19 | M2 ⁵ | 105 (additional options extra) | 15 | Air miles | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ |
| Coast Capital Savings <i>Coast VISA Desjardins Modulo Gold</i> | 35,000 | 5,000 | 9.40 | 9.40 | 4.90 for the first 5 statements; 9.40 thereafter | 21 | M1 | 50 | 10 | 1% of purchases credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Coast Capital Savings <i>Low Interest Rate Coast VISA Desjardins Elegance Gold</i> | 35,000 | 5,000 | 11.40 | 11.40 | 4.90 for the first 5 statements; 11.40 thereafter | 21 | M1 | 25 | Free | 0.5% of purchases credited as BONUSDOLLARS ⁷ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Coast Capital Savings <i>Low Interest Rate Coast VISA Desjardins Odyssey Gold</i> | 35,000 | 5,000 | 10.40 | 10.40 | 4.90 for the first 5 statements; 10.40 thereafter | 21 | M1 | 124 (105 for 76 yrs. and over) | 20 | 1% of domestic purchases and 2% of purchases made in other currencies credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Desjardins <i>Low Interest Rate VISA Elegance Gold</i> | 35,000 per household | 5,000 | 11.40 | 11.40 | 4.90 for the 5 first statements; 11.40 thereafter | 21 | M1 | 25 | Free | 0.5% of purchases credited as BONUSDOLLARS ⁷ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Desjardins <i>Low Interest Rate VISA Odyssey Gold</i> | 35,000 per household | 5,000 | 10.40 | 10.40 | 4.90 for the 5 first statements; 10.40 thereafter | 21 | M1 | 115 (105 for 76 yrs. and over) | 20 | 1% of domestic purchases and 2% of purchases made in other currencies credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Desjardins <i>VISA Modulo Gold</i> | 35,000 per household | 5,000 | 9.40 | 9.40 | 4.90 for the 5 first statements; 9.40 thereafter | 21 | M1 | 50 | 10 | 1% of purchases credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| HSBC Bank Canada <i>Low Rate Gold HSBC MasterCard</i> | Not specified | 500 | 12.90 | 9.90 | 9.90 | 23 | M1 | 75 (options extra) | Free | | ✓ | ✓ ⁶ | ✓ ⁶ | ✓ | ✓ ⁶ | ✓ ⁶ | ✓ |
| HSBC Bank Canada <i>Low Rate Gold HSBC MasterCard (with rewards)</i> | Not specified | 500 | 12.90 | 9.90 | 9.90 | 23 | M1 | 110 (options extra) | Free | Travel and merchandise or cash back | ✓ | ✓ ⁶ | ✓ ⁶ | ✓ | ✓ ⁶ | ✓ ⁶ | ✓ |
| National Bank <i>Reduced rate Gold Edition MasterCard</i> | Not specified | 1,000 | 14.50 | 9.50 | 9.50 | 21 | M1 | 15 | Free | | | | ✓ | | | | ✓ |
| National Bank <i>Reduced rate OVATION Gold MasterCard</i> | Not specified | 1,000 | 14.50 | 9.50 | 9.50 | 21 | M1 | 105 | 30 | Points towards travel, merchandise or gift certificates at selected merchants | ✓ | | | ✓ | | | ✓ |
| Vancity Credit Union <i>EnviroGold VISA Low Interest Rate Option</i> | 35,000 | 5,000 | 11.25 | 11.25 | 11.25 | 21 | M1 | 45 | Free | | ✓ | | | ✓ | | | ✓ |
| Vancity Credit Union <i>EnviroGold VISA My VISA Rewards Plus with Low Interest Rate Option</i> | 35,000 | 5,000 | 11.25 | 11.25 | 11.25 | 21 | M1 | 145 | Free | \$1 = 1 point towards travel, merchandise, financial products/services and charitable donations | ✓ | | | ✓ | | | ✓ |
| Westminster Savings Credit Union <i>Low Interest Rate VISA Desjardins Elegance Gold</i> | 35,000 per household | 5,000 | 11.40 | 11.40 | 4.90 for the 5 first statements; 11.40 thereafter | 21 | M1 | 25 | Free | 0.5% of purchases credited as BONUSDOLLARS ⁷ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

1 If the grace period does not apply, interest on purchases is calculated from the date of purchase of the item or, in some cases, the date the item is posted to your account.

2 Unless otherwise specified, for cash advances or balance transfers, interest is calculated from the date funds are borrowed. There is no grace period.

3 The grace period represents the number of days between the statement date and the payment due date, during which new purchases are **interest-free** if you meet the conditions of the interest calculation method (Method 1 [M1] or Method 2 [M2]) used by the issuer. See *Getting the Most from Your Credit Card* for more information on the interest-free period and the conditions set out by M1 and M2.

4 This is not a complete list of all rewards and benefits offered by credit card issuers. Check with the credit card issuer for more details about other rewards and benefits they might offer for additional fees.

5 M2 is applied in all provinces except Quebec, where M1 is applied.

6 This option is offered for an additional fee.

7 You can get 1% of your purchases credited as BONUSDOLLARS for an additional fee of \$20/year.

Low-Rate Gold Credit Cards

| Issuer / Name of Card | Minimum Personal Income Required (\$) | Minimum Credit Limit (\$) | Annual Interest Rate | | | Grace Period on New Purchases ³ | | Annual Fees | | Rewards and Benefits ⁴ | | | | | | | |
|--|---|------------------------------------|-------------------------------|-----------------------------------|---|---|--------|--------------------------------------|---------------------|---|------------------|-------------------------------------|---------|------------|--------------|--|---------|
| | | | Purchases (%) ¹ | Cash Advances (%) ² | Balance Transfers (%) ² | Number of Days | Method | First Card (\$) | Extra Cards (\$) | Reward Program | Travel Insurance | | | | | Purchase Protection and Extended Warranty | |
| | | | | | | | | | | | Accident | Trip Cancel. and/or Interrup. | Medical | Car Rental | Flight Delay | | Baggage |
| Westminster Savings Credit Union <i>Low Interest Rate VISA Desjardins Odyssey Gold</i> | 35,000 per household | 5,000 | 10.40 | 10.40 | 4.90 for the 5 first statements; 10.40 thereafter | 21 | M1 | 124 (105 for 76 yrs. and over) | 20 | 1% of domestic purchases and 2% of purchases made in other currencies credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Westminster Savings Credit Union <i>VISA Desjardins Modulo Gold</i> | 35,000 per household | 5,000 | 9.40 | 9.40 | 4.90 for the 5 first statements; 9.40 thereafter | 21 | M1 | 50 | 10 | 1% of purchases credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

¹ If the grace period does not apply, interest on purchases is calculated from the date of purchase of the item or, in some cases, the date the item is posted to your account.

² Unless otherwise specified, for cash advances or balance transfers, interest is calculated from the date funds are borrowed. There is no grace period.

³ The grace period represents the number of days between the statement date and the payment due date, during which new purchases are **interest-free** if you meet the conditions of the interest calculation method (Method 1 [M1] or Method 2 [M2]) used by the issuer. See *Getting the Most from Your Credit Card* for more information on the interest-free period and the conditions set out by M1 and M2.

⁴ This is not a complete list of all rewards and benefits offered by credit card issuers. Check with the credit card issuer for more details about other rewards and benefits they might offer for additional fees.

Regular-Rate Gold Credit Cards

| Issuer / Name of Card | Minimum Personal Income Required (\$) | Minimum Credit Limit (\$) | Annual Interest Rate | | | Grace Period on New Purchases ³ | | Annual Fees | | Rewards and Benefits ⁴ | | | | | | | |
|---|---------------------------------------|----------------------------------|--|--------------------------------|--|--|-----------------|-------------------------------|------------------|--|------------------|-------------------------------|----------------|----------------|----------------|---|---------|
| | | | Purchases (%) ¹ | Cash Advances (%) ² | Balance Transfers (%) ² | Number of Days | Method | First Card (\$) | Extra Cards (\$) | Reward Program | Travel Insurance | | | | | Purchase Protection and Extended Warranty | |
| | | | | | | | | | | | Accident | Trip Cancel. and/or Interrup. | Medical | Car Rental | Flight Delay | | Baggage |
| Amex Bank of Canada <i>American Express AIR MILES Gold Credit Card</i> | 15,000 | 1,000 | 16.99 ⁵ | 16.99 ⁵ | 3.99 for 6 months; 16.99 thereafter ⁵ | 21 | M2 | 50 | Free | 1 air mile for every \$15 spent | ✓ | | | | | | |
| BMO Bank of Montreal <i>Mosaik MasterCard with Gold WestJet 1/\$15 Air Miles option</i> | Not specified | Not specified | 18.50 | 18.50 | 18.50 | 19 | M2 ⁶ | 80 (additional options extra) | 15 | Air miles | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ |
| Capital One Bank <i>Gold MasterCard</i> | Not specified | 500 | 9.90 until May 2007; Prime + 13.80 thereafter ⁸ | Prime + 13.80 ⁸ | 9.90 until May 2007; Prime + 13.80 thereafter ⁸ | 25 | M2 | 59 | Free | | ✓ | | | ✓ | | ✓ | ✓ |
| CIBC <i>CIBC Aerogold VISA Card</i> | 35,000 (15,000 for 65 yrs. and over) | 5,000 (500 for 65 yrs. and over) | 19.50 | 19.50 | 19.50 | 17 (21 in BC and QC) | M2 ⁶ | 120 | 50 | Aeroplane miles | ✓ | ✓ ⁷ | ✓ ⁷ | ✓ | ✓ | ✓ | |
| CIBC <i>CIBC Aventura Gold VISA Card</i> | 35,000 (15,000 for 65 yrs. and over) | 5,000 (500 for 65 yrs. and over) | 19.50 | 19.50 | 19.50 | 17 (21 in BC and QC) | M2 ⁶ | 120 | 50 | Points towards travel and lifestyle rewards | ✓ | ✓ ⁷ | ✓ ⁷ | ✓ | ✓ | ✓ | |
| CIBC <i>CIBC Gold VISA Card</i> | 35,000 | 5,000 | 18.50 | 18.50 | 18.50 | 21 | M2 ⁶ | 99 (69 for 65 yrs. and over) | 30 | Points towards merchandise | ✓ | ✓ ⁷ | ✓ ⁹ | ✓ | | | ✓ |
| Citibank Canada <i>Citi Drivers' Edge Gold MasterCard</i> | 20,000 per household | 2,500 | 19.90 | 19.90 | 0 to 5.90 for 6 to 12 months; 19.90 thereafter | 21 to 25 | M2 | Free | Free | 2% cash rebates towards the lease or purchase of a new or used car | | | | | | | ✓ |
| Citibank Canada <i>Citi Gold MasterCard</i> | 20,000 per household | 2,500 | 18.50 | 18.50 | 0 to 5.90 for 6 to 12 months; 18.50 thereafter | 21 to 25 | M2 | Free | Free | | | | | | | | ✓ |
| Citizens Bank of Canada <i>Gold Visa</i> | 35,000 | 5,000 | 19.50 | 19.50 | 19.50 | 21 | M1 | 99 | Free | Points towards travel, merchandise, financial products/services and charitable donations | ✓ | | | ✓ | | | ✓ |
| Coast Capital Savings <i>Coast VISA Desjardins Elegance Gold</i> | 35,000 | 5,000 | 19.90 | 19.90 | 4.90 for the first 5 statements; 19.90 thereafter | 21 | M1 | Free | Free | 0.5% of purchases credited as BONUSDOLLARS ¹⁰ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Coast Capital Savings <i>Coast VISA Desjardins Modulo Gold</i> | 35,000 | 5,000 | 9.40 | 9.40 | 4.90 for the first 5 statements; 9.40 thereafter | 21 | M1 | 50 | 10 | 1% of purchases credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Coast Capital Savings <i>Coast VISA Desjardins Odyssey Gold</i> | 35,000 | 5,000 | 19.40 | 19.40 | 4.90 for the first 5 statements; 19.40 thereafter | 21 | M1 | 99 (80 for 76 yrs. and over) | 20 | 1% of domestic purchases and 2% of purchases made in other currencies credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Desjardins <i>VISA Elegance Gold</i> | 35,000 per household | 5,000 | 19.90 | 19.90 | 4.90 for the 5 first statements; 19.90 thereafter | 21 | M1 | Free | Free | 0.5% of purchases credited as BONUSDOLLARS ¹⁰ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

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2 Unless otherwise specified, for cash advances or balance transfers, interest is calculated from the date funds are borrowed. There is no grace period.

3 The grace period represents the number of days between the statement date and the payment due date, during which new purchases are **interest-free** if you meet the conditions of the interest calculation method (Method 1 [M1] or Method 2 [M2]) used by the issuer. See *Getting the Most from Your Credit Card* for more information on the interest-free period and the conditions set out by M1 and M2.

4 This is not a complete list of all rewards and benefits offered by credit card issuers. Check with the credit card issuer for more details about other rewards and benefits they might offer for additional fees.

5 If you have missed payments, the applicable rates will be 19.99% and/or 25.99%.

6 M2 is applied in all provinces except Quebec, where M1 is applied.

7 This option is offered for an additional fee.

8 As of December 1, 2006, the financial institutions' prime rate was set at 6.00 per cent.

9 The maximum duration of the coverage is 31 days for travellers less than 65 years old.

10 You can get 1% of your purchases credited as BONUSDOLLARS for an additional fee of \$20/year.

Regular-Rate Gold Credit Cards

| Issuer / Name of Card | Minimum Personal Income Required (\$) | Minimum Credit Limit (\$) | Annual Interest Rate | | | Grace Period on New Purchases ³ | | Annual Fees | | Rewards and Benefits ⁴ | | | | | | | |
|--|--|------------------------------------|-------------------------------|-----------------------------------|---|---|--------|-------------------------------|---------------------|---|------------------|--------------------------------------|----------------|------------|----------------|--|---------|
| | | | Purchases (%) ¹ | Cash Advances (%) ² | Balance Transfers (%) ² | Number of Days | Method | First Card (\$) | Extra Cards (\$) | Reward Program | Travel Insurance | | | | | Purchase Protection and Extended Warranty | |
| | | | | | | | | | | | Accident | Trip Cancel. and/or Interrupt. | Medical | Car Rental | Flight Delay | | Baggage |
| Desjardins <i>VISA Modulo Gold</i> | 35,000 per household | 5,000 | 9.40 | 9.40 | 4.90 for the 5 first statements; 9.40 thereafter | 21 | M1 | 50 | 10 | 1% of purchases credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Desjardins <i>VISA Odyssey Gold</i> | 35,000 per household | 5,000 | 19.40 | 19.40 | 4.90 for the 5 first statements; 19.40 thereafter | 21 | M1 | 90 (80 for 76 yrs. and over) | 20 | 1% of domestic purchases and 2% of purchases made in other currencies credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| HSBC Bank Canada <i>HSBC Gold MasterCard</i> | Not specified | 500 | 19.90 | 19.90 | 19.90 | 21 | M1 | 60 (options extra) | Free | | ✓ | ✓ ⁵ | ✓ ⁵ | ✓ | ✓ ⁵ | ✓ ⁵ | ✓ |
| HSBC Bank Canada <i>HSBC Gold MasterCard (with rewards)</i> | Not specified | 500 | 19.90 | 19.90 | 19.90 | 21 | M1 | 95 (options extra) | Free | Travel and merchandise or cash back | ✓ | ✓ ⁵ | ✓ ⁵ | ✓ | ✓ ⁵ | ✓ ⁵ | ✓ |
| Laurentian Bank <i>VISA Gold Card</i> | 35,000 | 5,000 | 19.49 | 19.49 | 19.49 | 21 | M1 | 90 | 25 | Points towards merchandise, travel or gift certificates at selected merchants | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ |
| MBNA Canada Bank <i>Gold MasterCard</i> | Not specified | 2,500 | 17.99 | 19.99 | 19.99 | 25 | M2 | Free | Free | | ✓ | | | ✓ | | | ✓ |
| National Bank <i>Gold Edition MasterCard</i> | Not specified | 1,000 | 19.50 | 19.50 | 19.50 | 21 | M1 | Free | Free | | | | | ✓ | | | ✓ |
| National Bank <i>OVATION Gold MasterCard</i> | Not specified | 1,000 | 19.50 | 19.50 | 19.50 | 21 | M1 | 90 | 30 | Points towards travel, merchandise or gift certificates at selected merchants | ✓ | | | ✓ | | | ✓ |
| Royal Bank <i>RBC Rewards Visa Gold</i> | 35,000 | 5,000 | 19.50 | 19.50 | 19.50 | 21 | M2 | Free | Free | Points towards travel, merchandise, gift certificates, RBC registered rewards or charitable donations | ✓ | | | ✓ | | | ✓ |
| Royal Bank <i>Visa Gold</i> | 35,000 | 5,000 | 18.50 | 18.50 | 18.50 | 17 | M2 | Free | Free | | ✓ | | | ✓ | | | ✓ |
| Royal Bank <i>Visa Gold Preferred</i> | 35,000 | 5,000 | 19.50 | 19.50 | 18.50 | 21 | M2 | 110 (70 for 65 yrs. and over) | 40 | Points towards travel, merchandise, gift certificates, RBC registered rewards or charitable donations | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ |
| Scotiabank <i>No-Fee ScotiaGold VISA Card</i> | Not specified | 5,000 | 19.50 | 18.50 | 18.50 | 26 | M1 | Free | Free | | | | | ✓ | | | |
| Scotiabank <i>ScotiaGold Passport VISA Card</i> | Not specified | 5,000 | 18.50 | 17.90 | 17.90 | 26 | M1 | 110 (65 for 65 yrs. and over) | Free | Points towards travel, merchandise, gift certificates or bank vouchers | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ |
| TD Canada Trust <i>TD Gold Elite Visa</i> | 35,000 | 5,000 | 19.75 | 19.75 | 19.75 | 21 | M2 | 99 | 39 | 1% cash back | ✓ | ✓ | ✓ ⁵ | ✓ | | ✓ | ✓ |
| TD Canada Trust <i>TD Gold Select Visa</i> | 35,000 | 5,000 | 19.75 | 19.75 | 19.75 | 17 | M2 | Free | Free | | ✓ | | ✓ ⁵ | ✓ | | | ✓ |
| TD Canada Trust <i>TD Gold Travel Visa</i> | 35,000 | 5,000 | 19.75 | 19.75 | 19.75 | 21 | M2 | 120 | 50 | TD points towards travel | ✓ | | ✓ ⁵ | ✓ | | ✓ | ✓ |
| Vancity Credit Union <i>EnviroExpenseGold My VISA Rewards Plus</i> | 35,000 | 5,000 | 19.50 | 19.50 | 19.50 | 21 | M1 | 99 | Free | \$1 = 1 point towards travel, merchandise, financial products/services and charitable donations | ✓ | | | ✓ | | | ✓ |

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3 The grace period represents the number of days between the statement date and the payment due date, during which new purchases are **interest-free** if you meet the conditions of the interest calculation method (Method 1 [M1] or Method 2 [M2]) used by the issuer. See *Getting the Most from Your Credit Card* for more information on the interest-free period and the conditions set out by M1 and M2.

4 This is not a complete list of all rewards and benefits offered by credit card issuers. Check with the credit card issuer for more details about other rewards and benefits they might offer for additional fees.

5 This option is offered for an additional fee.

Regular-Rate Gold Credit Cards

| Issuer / Name of Card | Minimum Personal Income Required (\$) | Minimum Credit Limit (\$) | Annual Interest Rate | | | Grace Period on New Purchases ³ | | Annual Fees | | Rewards and Benefits ⁴ | | | | | | | |
|---|---|------------------------------------|-------------------------------|-----------------------------------|---|---|--------|------------------------------|---------------------|---|------------------|-------------------------------------|---------|------------|--------------|--|---------|
| | | | Purchases (%) ¹ | Cash Advances (%) ² | Balance Transfers (%) ² | Number of Days | Method | First Card (\$) | Extra Cards (\$) | Reward Program | Travel Insurance | | | | | Purchase Protection and Extended Warranty | |
| | | | | | | | | | | | Accident | Trip Cancel. and/or Interrup. | Medical | Car Rental | Flight Delay | | Baggage |
| Vancity Credit Union <i>EnviroGold VISA My VISA Rewards Plus</i> | 35,000 | 5,000 | 19.50 | 19.50 | 19.50 | 21 | M1 | 99 | Free | \$1 = 1 point towards travel, merchandise, financial products/services and charitable donations | ✓ | | | ✓ | | | ✓ |
| Westminster Savings Credit Union <i>VISA Desjardins Elegance Gold</i> | 35,000 per household | 5,000 | 19.90 | 19.90 | 4.90 for the 5 first statements; 19.90 thereafter | 21 | M1 | Free | Free | 0.5% of purchases credited as BONUSDOLLARS ⁵ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Westminster Savings Credit Union <i>VISA Desjardins Modulo Gold</i> | 35,000 per household | 5,000 | 9.40 | 9.40 | 4.90 for the 5 first statements; 9.40 thereafter | 21 | M1 | 50 | 10 | 1% of purchases credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Westminster Savings Credit Union <i>VISA Desjardins Odyssey Gold</i> | 35,000 per household | 5,000 | 19.40 | 19.40 | 4.90 for the 5 first statements; 19.40 thereafter | 21 | M1 | 99 (80 for 76 yrs. and over) | 20 | 1% of domestic purchases and 2% of purchases made in other currencies credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

¹ If the grace period does not apply, interest on purchases is calculated from the date of purchase of the item or, in some cases, the date the item is posted to your account.

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⁵ You can get 1% of your purchases credited as BONUSDOLLARS for an additional fee of \$20/year.



How You Can Reach Us

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