



Retail Credit Cards

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

- You often shop at a specific retailer
- You can take advantage of the benefits the retailer offers
- You normally pay your balance in full each month



Retail Credit Cards

Issuer / Name of Card	Minimum Personal Income Required (\$)	Minimum Credit Limit (\$)	Annual Interest Rate			Grace Period on New Purchases ²		Annual Fees		Rewards and Benefits ³							
			Annual Interest Rate on Purchase (%)	Interest Calculated from Purchase Date	Interest Calculated from Statement Date ¹	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
Canadian Tire <i>Canadian Tire Card⁴</i>	Not specified	300	28.80		✓	25 to 30	M1	Free	Free	Canadian Tire money							
GE Money Canada <i>HBC Credit Card⁵</i>	Not specified	300	28.80		✓	25	M1	Free	Free	HBC Rewards							
Irving Oil <i>Irving Oil Card</i>	Not specified	100	Prime + 22.00 (Max: 26.82) ⁶	✓		25 to 30	M2	Free	Free								
JPMorgan Chase Bank NA⁷ <i>Sears Card</i>	Not specified	500	28.80	✓		25	M1	Free	Free	Reward options include certificates towards merchandise, travel, entertainment and dining							

1 Some retailers charge less interest because they calculate the interest from the date the statement is issued, rather than from the date an item is purchased.

2 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.

3 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.

4 As of October 2002, no new Canadian Tire retail cards have been issued. Canadian Tire retail cards issued prior to October 2002 are still valid and in circulation.

5 As of September 2001, new Zellers and Hudson's Bay credit cards have been issued under the HBC brand. A number of Zellers and Hudson's Bay credit cards issued prior to September 1, 2001 are still in circulation. The issuer's name is now GE Money Canada (instead of HBC Canada).

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

7 Previously Sears Canada.



How You Can Reach Us

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