



Standard Credit Cards

Low-Rate and Regular-Rate

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

- You don't need a card with reward points or special insurance options



Low-Rate Standard 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 |
| Alterna Bank <i>Preferred MasterCard</i> | Not specified | 500 | 9.99 | 11.99 | 11.99 | 25 | M2 | Free | Free | | ✓ | | | | | | |
| Alterna Savings <i>Preferred MasterCard</i> | Not specified | 500 | 9.99 | 11.99 | 11.99 | 25 | M2 | Free | Free | | ✓ | | | | | | |
| BMO Bank of Montreal <i>Mosaik MasterCard with Low Rate, and 1% Cash Back option</i> | Not specified | Not specified | 11.40 | 11.40 | 11.40 | 19 | M2 ⁵ | 74 (additional options extra) | 5 | Cash back | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ |
| BMO Bank of Montreal <i>Mosaik MasterCard with Low Rate, and No Fee Reward option</i> | Not specified | Not specified | 11.40 | 11.40 | 11.40 | 19 | M2 ⁵ | 25 (additional options extra) | Free | Air miles or cash back | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ |
| BMO Bank of Montreal <i>Mosaik MasterCard with Low Rate, and Silver 1/\$20 Air Miles option</i> | Not specified | Not specified | 11.40 | 11.40 | 11.40 | 19 | M2 ⁵ | 60 (additional options extra) | 5 | Air miles | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ ⁶ | ✓ |
| CIBC <i>CIBC Select VISA Card (Low Rate)</i> | 15,000 | 500 | 11.50 | 11.50 | 11.50 | 26 | M2 ⁵ | 29 | Free | | ✓ | ✓ ⁶ | ✓ ⁶ | | | | |
| Coast Capital Savings <i>Low Interest Rate Coast VISA Desjardins Classic</i> | Not specified | 500 | 10.40 | 10.40 | 4.90 for the first 5 statements; 10.40 thereafter | 21 | M1 | 25 | Free | 0.5% of purchases credited as BONUSDOLLARS ⁷ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Desjardins <i>Low Interest Rate VISA Desjardins Classic</i> | Not specified | 500 | 10.40 | 10.40 | 4.90 for the 5 first statements; 10.40 thereafter | 21 | M1 | 25 | Free | Optional ⁷ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| HSBC Bank Canada <i>Low Rate HSBC MasterCard</i> | Not specified | 500 | 12.90 | 9.90 | 9.90 | 23 | M1 | 15 (options extra) | Free | | | ✓ ⁶ | ✓ ⁶ | | ✓ ⁶ | ✓ ⁶ | ✓ ⁸ |
| HSBC Bank Canada <i>Low Rate HSBC MasterCard (with rewards)</i> | Not specified | 500 | 12.90 | 9.90 | 9.90 | 23 | M1 | 50 (options extra) | Free | Travel and merchandise or cash back | | ✓ ⁶ | ✓ ⁶ | | ✓ ⁶ | ✓ ⁶ | ✓ ⁸ |
| Laurentian Bank <i>VISA Black (reduced rate option)</i> | 12,000 | 500 | 10.50 | 10.50 | 10.50 | 21 | M1 | 29 | Free | | | | | | | | |
| National Bank <i>Reduced Rate Allure MasterCard</i> | Not specified | 1,000 | 14.50 | 9.50 | 9.50 | 21 | M1 | 45 | 10 | Points towards travel or merchandise. Up to 10% rebate at selected merchants | | | | | | | ✓ |
| National Bank <i>Reduced Rate Escapade MasterCard</i> | Not specified | 1,000 | 14.50 | 9.50 | 9.50 | 21 | M1 | 35 | 10 | | | | | | | | ✓ |
| National Bank <i>Reduced Rate Husky/Mohawk MasterCard</i> | Not specified | 1,000 | 14.50 | 9.50 | 9.50 | 21 | M1 | 15 | Free | | | | | | | | |
| National Bank <i>Reduced Rate MasterCard</i> | Not specified | 1,000 | 14.50 | 9.50 | 9.50 | 21 | M1 | 15 | Free | | | | | | | | ✓ |
| National Bank <i>Reduced Rate Sunoco MasterCard</i> | Not specified | 500 | 14.50 | 9.50 | 9.50 | 21 | M1 | 15 | Free | | | | | | | | |

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.

8 Extended warranty insurance is included, but not purchase protection.

Low-Rate Standard 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 |
| National Bank <i>Reduced Rate Ultramar MasterCard</i> | Not specified | 500 | 14.50 | 9.50 | 9.50 | 21 | M1 | 15 | Free | Up to 2.5% cash back with Ultramar purchases and up to 1.25% with all other purchases | | | | | | | ✓ |
| National Bank <i>Syncro MasterCard</i> | Not specified | 500 | (Prime + 4.00) or 6.00 ⁵ | (Prime + 4.00) or 6.00 ⁵ | (Prime + 4.00) or 6.00 ⁵ | 21 | M1 | 35 | 10 | | | | | | | | ✓ |
| Royal Bank <i>Visa Classic Low Rate</i> | Not specified | 1,000 | 11.50 | 11.50 | 11.50 | 21 | M2 | 20 | Free | | | | | | | | ✓ |
| Scotiabank <i>Scotiabank No-Fee Value VISA</i> | Not specified | 1,000 | 13.90 | 13.90 | 13.90 | 26 | M1 | Free | Free | | | | | | | | |
| Scotiabank <i>Scotiabank Value VISA</i> | Not specified | 1,000 | 11.40 | 11.40 | 11.40 | 26 | M1 | 29 | Free | | | | | | | | |
| Scotiabank <i>ScotiaLine VISA Account</i> | Not specified | 10,000 | Prime + (2.00 to 7.00) ⁵ | Prime + (2.00 to 7.00) ⁵ | Prime + (2.00 to 7.00) ⁵ | 26 | M1 | Free | Free | | | | | | | | ✓ |
| TD Canada Trust <i>TD Emerald Visa</i> | 12,000 | 1,000 | Prime + (1.90 to 6.90) ⁵ | Prime + (1.90 to 6.90) ⁵ | Prime + (1.90 to 6.90) ⁵ | 21 | M2 | 25 | Free | | | ✓ ⁶ | | | | | |
| Vancity Credit Union <i>Enviro Classic VISA Low Interest Rate Option</i> | 15,000 | 500 | 11.25 | 11.25 | 11.25 | 21 | M1 | 25 | Free | | ✓ | | | | | | ✓ |
| Vancity Credit Union <i>Enviro Classic VISA My VISA Rewards Plus with Low Interest Rate Option</i> | 15,000 | 500 | 11.25 | 11.25 | 11.25 | 21 | M1 | 50 | Free | \$2 = 1 point towards travel, merchandise, financial products/services and charitable donations | ✓ | | | | | | ✓ |
| Westminster Savings Credit Union <i>Low Interest Rate VISA Desjardins Classic</i> | Not specified | 500 | 10.40 | 10.40 | 4.90 for the 5 first statements; 10.40 thereafter | 21 | M1 | 25 | Free | Optional 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 As of December 1, 2006, the financial institutions' prime rate was set at 6.00 per cent.

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.

Regular-Rate Standard 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 |
| Alterna Bank <i>TravelRewards Preferred MasterCard</i> | Not specified | 500 | 18.99 | 19.99 | 19.99 | 25 | M2 | 89 | Free | Points towards travel | ✓ | | | | | | |
| Alterna Bank <i>WorldPoints Preferred MasterCard</i> | Not specified | 500 | 19.99 | 19.99 | 19.99 | 25 | M2 | 29 | Free | Points towards travel, merchandise & gift certificates | ✓ | | | | | | |
| Alterna Savings <i>TravelRewards Preferred MasterCard</i> | Not specified | 500 | 18.99 | 19.99 | 19.99 | 25 | M2 | 89 | Free | Points towards travel | ✓ | | | | | | |
| Alterna Savings <i>WorldPoints Preferred MasterCard</i> | Not specified | 500 | 19.99 | 19.99 | 19.99 | 25 | M2 | 29 | Free | Points towards travel, merchandise & gift certificates | ✓ | | | | | | |
| Amex Bank of Canada <i>American Express AIR MILES Credit Card</i> | 15,000 | 1,000 | 16.99 ⁵ | 16.99 ⁵ | 3.99 for 6 months; 16.99 thereafter ⁵ | 21 | M2 | Free | Free | 1 air mile for every \$20 spent | ✓ | | | | | | |
| Amex Bank of Canada <i>American Express Tiger Woods Credit Card</i> | 15,000 | 5,000 | 18.50 ⁵ | 18.50 ⁵ | 5.99 for 6 months; 18.50 thereafter ⁵ | 21 | M2 | 99 | 30 | Golf discounts | ✓ | | | | | | |
| Amex Bank of Canada <i>Holt Renfrew Card from American Express</i> | 15,000 | 1,000 | 18.99 ⁵ | 18.99 ⁵ | 5.99 for 6 months; 18.99 thereafter ⁵ | 21 | M2 | Free | Free | 1 point for every \$1 spent | ✓ | | | | | | ✓ |
| BMO Bank of Montreal <i>Mosaik MasterCard with 1% Cash Back option</i> | Not specified | Not specified | 18.50 | 18.50 | 18.50 | 19 | M2 ⁶ | 49 (additional options extra) | 5 | Cash back | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ |
| BMO Bank of Montreal <i>Mosaik MasterCard with No Fee Reward option</i> | Not specified | Not specified | 18.50 | 18.50 | 18.50 | 19 | M2 ⁶ | Free (additional options extra) | Free | Air miles or cash back | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ |
| BMO Bank of Montreal <i>Mosaik MasterCard with Silver 1/\$20 Air Miles option</i> | Not specified | Not specified | 18.50 | 18.50 | 18.50 | 19 | M2 ⁶ | 35 (additional options extra) | 5 | Air miles | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ ⁷ | ✓ |
| Canadian Tire <i>Options MasterCard</i> | 12,000 | 300 | 10.99 to 25.99 | 10.99 to 25.99 | 10.99 to 25.99 | 21 | M1 | Free | Free | Canadian Tire money | | | | | | | |
| CIBC <i>CIBC Aero Classic VISA Card</i> | 15,000 | 500 | 19.50 | 19.50 | 19.50 | 24 | M2 ⁶ | 29 | Free | Aeroplan miles | ✓ | ✓ ⁷ | ✓ ⁷ | | | | |
| CIBC <i>CIBC Classic VISA Card</i> | 15,000 | 500 | 18.50 | 18.50 | 18.50 | 24 | M2 ⁶ | Free | Free | | ✓ | ✓ ⁷ | ✓ ⁷ | | | | ✓ |
| CIBC <i>CIBC Dividend Card</i> | 15,000 | 500 | 19.50 | 19.50 | 19.50 | 24 | M2 ⁶ | Free | Free | Up to 1% cash back | ✓ | ✓ ⁷ | ✓ ⁷ | | | | ✓ |
| CIBC <i>CIBC Shoppers Optimum / Pharmaprix Optimum VISA</i> | 15,000 | 500 | 19.50 | 19.50 | 19.50 | 24 | M2 ⁶ | Free | Free | Shoppers/Pharmaprix Optimum points | ✓ | ✓ ⁷ | ✓ ⁷ | | | | |
| Citibank Canada <i>Citi Drivers' Edge MasterCard</i> | 15,000 per household | 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 Enrich MasterCard</i> | 15,000 per household | 500 | 19.90 | 19.90 | 0 to 5.90 for 6 to 12 months; 19.90 thereafter | 21 to 25 | M2 | Free | Free | 1% cash rebates on yearly spending | | | | | | | |

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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 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.

Regular-Rate Standard 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 |
| Citibank Canada <i>Citi KidsFutures MasterCard</i> | 15,000 per household | 500 | 19.90 | 19.90 | 19.90 | 21 to 25 | M2 | Free | Free | Earn up to 2% in KidsFuture rewards with every purchase. Qualify for 20% bonus from Canadian Education Savings Grant | | | | | | | |
| Citibank Canada <i>Citi MasterCard</i> | 15,000 per household | 500 | 18.50 | 18.50 | 0 to 5.90 for 6 to 12 months; 18.50 thereafter | 21 to 25 | M2 | Free | Free | | | | | | | | |
| Citibank Canada <i>Citi Petro-Points MasterCard</i> | 15,000 per household | 500 | 19.90 | 19.90 | 0 to 5.90 for 6 to 12 months; 19.90 thereafter | 21 to 25 | M2 | Free | Free | Discount of 2 cents per litre at Petro Canada station. Earn 10 Petro points for every \$1 spent | | | | | | | |
| Citizens Bank of Canada <i>Amnesty International Visa</i> | 15,000 | 500 | 19.50 | 19.50 | 19.50 | 21 | M1 | Free | Free | Citizens Bank donates 10 cents for each transaction and \$20 on each approved application to Amnesty International | ✓ | | | | | | ✓ |
| Citizens Bank of Canada <i>Oxfam Visa</i> | 15,000 | 500 | 19.50 | 19.50 | 19.50 | 21 | M1 | Free | Free | Citizens Bank donates 10 cents for each transaction and \$20 on each approved application to Oxfam Canada | ✓ | | | | | | ✓ |
| Citizens Bank of Canada <i>Save-on-More Visa</i> | 15,000 | 500 | 19.75 | 19.75 | 19.75 | 21 | M1 | Free | Free | \$1=2 Save-on-More points towards travel, merchandise, groceries, medical services and charitable donations | ✓ | | | | | | ✓ |
| Citizens Bank of Canada <i>Shared Interest Visa</i> | 15,000 | 500 | 19.50 | 19.50 | 19.50 | 21 | M1 | Free | Free | For each transaction, Citizens Bank donates 10 cents to a donation pool to support non-profit initiatives | ✓ | | | | | | ✓ |
| Coast Capital Savings <i>Coast VISA Desjardins Classic</i> | Not specified | 500 | 18.40 | 18.40 | 4.90 for the first 5 statements; 18.40 thereafter | 21 | M1 | Free | Free | 0.5% of purchases credited as BONUSDOLLARS ⁵ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Desjardins <i>VISA Desjardins Classic</i> | Not specified | 500 | 18.40 | 18.40 | 4.90 for the 5 first statements; 18.40 thereafter | 21 | M1 | Free | Free | Optional ⁵ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Desjardins <i>VISA Desjardins Classic with BONUSDOLLARS Rewards Program</i> | Not specified | 500 | 18.40 | 18.40 | 4.90 for the 5 first statements; 18.40 thereafter | 21 | M1 | 20 | Free | 1% of purchases credited as BONUSDOLLARS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| HSBC Bank Canada <i>HSBC MasterCard</i> | Not specified | 500 | 19.90 | 19.90 | 19.90 | 21 | M1 | Free (options extra) | Free | | | ✓ ⁶ | ✓ ⁶ | | ✓ ⁶ | ✓ ⁶ | ✓ ⁷ |
| HSBC Bank Canada <i>HSBC MasterCard (with rewards)</i> | Not specified | 500 | 19.90 | 19.90 | 19.90 | 21 | M1 | 35 (options extra) | Free | Travel and merchandise or cash back | | ✓ ⁶ | ✓ ⁶ | | ✓ ⁶ | ✓ ⁶ | ✓ ⁷ |
| JPMorgan Chase Bank NA⁸ <i>Sears MasterCard</i> | Not specified | 500 | 18.90 | 18.90 | 5.90 | 21 | M1 | Free | Free | Points reward options include certificates towards merchandise, travel, entertainment and dining | | | | | | | |
| Laurentian Bank <i>VISA Black</i> | 12,000 | 500 | 19.49 | 19.49 | 19.49 | 21 | M1 | Free | Free | | | | | | | | |

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

6 This option is offered for an additional fee.

7 Extended warranty insurance is included, but not purchase protection.

8 Previously Sears Canada.

Regular-Rate Standard 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 |
| Laurentian Bank <i>VISA Black Reward Me card</i> | 12,000 | 500 | 19.49 | 19.49 | 19.49 | 21 | M1 | 1.66 per month ⁵ | Free | Points towards gift certificates | | | | | | | ✓ |
| MBNA Canada Bank <i>Preferred MasterCard</i> | Not specified | 500 | 17.99 | 19.99 | 19.99 | 25 | M2 | Free | Free | | ✓ | | | | | | |
| National Bank <i>Allure MasterCard</i> | Not specified | 1,000 | 19.50 | 19.50 | 19.50 | 21 | M1 | 30 | 10 | Points towards travel or merchandise. Up to 10% rebate at selected merchants | | | | | | | ✓ |
| National Bank <i>Escapade MasterCard</i> | Not specified | 1,000 | 19.50 | 19.50 | 19.50 | 21 | M1 | 20 | 10 | Points towards getaway packages, merchandise or gift certificates at selected merchants | | | | | | | ✓ |
| National Bank <i>Husky/Mohawk MasterCard</i> | Not specified | 1,000 | 19.90 | 19.90 | 19.90 | 21 | M1 | Free | Free | 1% cash back with Husky/Mohawk purchases and 0.5% with all other purchases | | | | | | | |
| National Bank <i>Regular MasterCard</i> | Not specified | 1,000 | 19.50 | 19.50 | 19.50 | 21 | M1 | Free | Free | | | | | | | | ✓ |
| National Bank <i>Sunoco MasterCard</i> | Not specified | 500 | 19.90 | 19.90 | 19.90 | 21 | M1 | Free | Free | | | | | | | | |
| National Bank <i>Ultramar MasterCard</i> | Not specified | 500 | 19.90 | 19.90 | 19.90 | 21 | M1 | Free | Free | Up to 2.5% cash back with Ultramar purchases and up to 1.25% with all other purchases | | | | | | | ✓ |
| President's Choice Bank <i>President's Choice Financial MasterCard</i> | Not specified | 1,000 | 19.97 ⁶ | 19.97 ⁶ | 3.97 ⁶ | 21 | M1 | Free | Free | 10 PC points for every dollar spent, redeemable for free groceries, travel and more | ✓ | | | | | | ✓ |
| Royal Bank <i>Esso Visa</i> | 12,000 | 1,000 | 19.50 | 19.50 | 19.50 | 21 | M2 | Free | Free | Points towards Esso merchandise | | | | | | | ✓ |
| Royal Bank <i>RBC Mike Weir Visa Card</i> | 12,000 | 1,000 | 19.50 | 19.50 | 19.50 | 21 | M2 | 35 | Free | Points towards travel, merchandise, gift certificates, RBC registered rewards or charitable donations | | | | | ✓ | ✓ | ✓ |
| Royal Bank <i>RBC Rewards Visa Classic</i> | Not specified | 1,000 | 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>Starbucks Duetto Visa Card</i> | Not specified | 1,000 | 19.50 | 19.50 | 19.50 | 21 | M2 | Free | Free | Up to 3% in Duetto dollars applicable to Starbucks products. On the first Visa transaction, \$10 Duetto dollars are offered to cardholders, and a \$5.00 donation to Frontier College. | | | | | | | ✓ |
| Royal Bank <i>Visa Classic</i> | 12,000 | 1,000 | 18.50 | 18.50 | 18.50 | 21 | M2 | Free | Free | | | | | | | | ✓ |
| Royal Bank <i>Visa Classic II</i> | 12,000 | 1,000 | 19.50 | 19.50 | 19.50 | 21 | M2 | 35 | Free | Points towards travel, merchandise, gift certificates, RBC registered rewards or charitable donations | | | | | | | ✓ |
| Scotiabank <i>No-Fee Scotia Moneyback Visa</i> | Not specified | 1,000 | 19.50 | 18.50 | 18.50 | 26 | M1 | Free | Free | Up to 1% cash back | | | | | | | |

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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 No monthly fee if you make more than \$200 in net purchases during your billing period. If not, a monthly fee of \$1.66 will be charged.

6 If you have missed payments, the applicable rates will be 22.97%.

Regular-Rate Standard 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 |
| Scotiabank <i>Scotia Moneyback Visa</i> | Not specified | 1,000 | 18.50 | 17.90 | 17.90 | 26 | M1 | 8 | Free | Up to 1% cash back | | | | | | | |
| TD Canada Trust <i>TD Green Visa</i> | 12,000 | 500 | 19.75 | 19.75 | 19.75 | 21 | M2 | Free | Free | | ✓ | | ✓ ⁵ | | | | ✓ |
| TD Canada Trust <i>The GM Card</i> | 12,000 | 500 | 19.75 | 19.75 | 19.75 | 21 | M2 | Free | Free | 3% cash back towards GM vehicles | ✓ | | ✓ ⁵ | | | | |
| Vancity Credit Union <i>Enviro Classic VISA My VISA Rewards Plus</i> | 15,000 | 500 | 19.50 | 19.50 | 19.50 | 21 | M1 | Free | Free | \$2 = 1 point towards travel, merchandise, financial products/services and charitable donations | ✓ | | | | | | ✓ |
| Vancity Credit Union <i>Save-on-More VISA</i> | 15,000 | 500 | 19.75 | 19.75 | 19.75 | 21 | M1 | Free | Free | \$1 = 2 Save-on-More points towards travel, merchandise, groceries, medical services and charitable donations | ✓ | | | | | | ✓ |
| Wells Fargo Financial Corporation Canada <i>Wells Fargo Financial MasterCard</i> | 1,250 | 500 | 19.80 | 19.80 ⁶ | 19.80 ⁶ | 25 | M2 | 25 | Free | | | | | | | | |
| Westminster Savings Credit Union <i>VISA Desjardins Classic</i> | Not specified | 500 | 18.40 | 18.40 | 4.90 for the 5 first statements; 18.40 thereafter | 21 | M1 | Free | Free | Optional 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 This option is offered for an additional fee.

⁶ A 25 day grace period applies to new cash advances and new balance transfers.

⁷ 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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