



U.S. Dollar Credit Cards

*A U.S. dollar credit card
might be for you if:*

- You often shop in the United States
- You have a U.S. bank account from which you can pay your credit card bill



U.S. Dollar 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 U.S. Dollar Card with 1% Cash Back option</i>	Not specified	Not specified	18.50	18.50	18.50	19	M2 ⁵	US\$49 (additional options extra)	5	Cash back	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓
BMO Bank of Montreal <i>Mosaik MasterCard U.S. Dollar Card with Gold WestJet 1/\$15 Air Miles option</i>	Not specified	Not specified	18.50	18.50	18.50	19	M2 ⁵	US\$80 (additional options extra)	15	Air miles	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓
BMO Bank of Montreal <i>Mosaik MasterCard U.S. Dollar Card 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	US\$105 (additional options extra)	15	Air miles	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓
BMO Bank of Montreal <i>Mosaik MasterCard U.S. Dollar Card with Low Rate, and 1% Cash Back option</i>	Not specified	Not specified	11.40	11.40	11.40	19	M2 ⁵	US\$74 (additional options extra)	5	Cash back	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓
BMO Bank of Montreal <i>Mosaik MasterCard U.S. Dollar Card with Low Rate, and No Fee Reward option</i>	Not specified	Not specified	11.40	11.40	11.40	19	M2 ⁵	US\$25 (additional options extra)	Free	Air miles or cash back	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓
BMO Bank of Montreal <i>Mosaik MasterCard U.S. Dollar Card with Low Rate, and Silver 1/\$20 Air Miles option</i>	Not specified	Not specified	11.40	11.40	11.40	19	M2 ⁵	US\$60 (additional options extra)	5	Air miles	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓
BMO Bank of Montreal <i>Mosaik MasterCard U.S. Dollar Card with No Fee Reward option</i>	Not specified	Not specified	18.50	18.50	18.50	19	M2 ⁵	Free (additional options extra)	Free	Air miles or cash back	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓
BMO Bank of Montreal <i>Mosaik MasterCard U.S. Dollar Card with Silver 1/\$20 Air Miles option</i>	Not specified	Not specified	18.50	18.50	18.50	19	M2 ⁵	US\$35 (additional options extra)	5	Air miles	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓ ⁶	✓
CIBC <i>CIBC U.S. Dollar VISA Card</i>	15,000	US\$500	18.50	19.00	19.00	21	M2 ⁵	US\$35	Free		✓		✓ ⁶	✓			
Royal Bank <i>U.S. Dollar Visa Gold</i>	35,000	US\$5,000	19.50	19.50	19.50	21	M2	US\$65	US\$30	Points towards travel, merchandise, gift certificates, RBC registered rewards or charitable donations	✓	✓		✓		✓	✓
TD Canada Trust <i>TD U.S. Dollar Visa</i>	12,000	US\$2,000	19.75	19.75	19.75	21	M2	US\$25	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.



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