



Charge Cards

*A charge card
might be for you if:*

- You pay your balance in full each month
- You can benefit from options such as unlimited credit or reward programs



Charge cards

Issuer Card Name	Minimum Personal Income Required (\$)	No Pre-set Credit Limit	Penalty Interest Rate Information			Grace Period on New Purchases ³	
			Annual Penalty Interest Rate (%) ¹	Penalty Calculated from Purchase Date	Penalty Calculated from Statement Date ²	Number of Days	Method
Amex Bank of Canada <i>American Express AeroplanPlus Card</i>	20,000	✓	30		✓	30	M2
Amex Bank of Canada <i>American Express AeroplanPlus Gold Card</i>	30,000	✓	30		✓	30	M2
Amex Bank of Canada <i>American Express AeroplanPlus Platinum Card</i>	60,000	✓	30		✓	30	M2
Amex Bank of Canada <i>American Express Card</i>	20,000	✓	30		✓	30	M2
Amex Bank of Canada <i>American Express Gold Card</i>	30,000	✓	30		✓	30	M2
Amex Bank of Canada <i>American Express Holt Renfrew Platinum Card</i>	60,000	✓	30		✓	30	M2
Amex Bank of Canada <i>The Platinum Card</i>	60,000	✓	30		✓	30	M2

Annual Fees		Rewards and Benefits ⁴						
First Card (\$)	Extra Cards (\$)	Rewards Program	Travel Insurance					Purchase Protection and Extended Warranty
			Accident	Trip Cancel. and/or Interrup.	Medical	Car Rental	Flight Delay	
60	20	1 Aeroplan mile for every \$1 spent	✓					✓
120	Free	Up to 1.25 Aeroplan miles for every \$1 spent	✓			✓	✓	✓
399	175	Up to 1.5 Aeroplan miles for every \$1 spent	✓			✓	✓	✓
55	30	1 point for every \$1 spent	✓					✓
130	50	1 point for every \$1 spent	✓			✓	✓	✓
399	175	1.5 points for every \$1 spent	✓			✓	✓	✓
399	175	1.5 points for every \$1 spent	✓			✓	✓	✓

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 This often results in a lower penalty than one calculated from the purchase date of an item.

3 The grace period is part of the interest-free period. It 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 method (Method 1 [M1] or Method 2 [M2]) used by the issuer.** The actual interest-free period could be longer, depending on the date of purchase of the item. 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. If a specific benefit is not included as part of a credit card package, it may still be available at an additional cost. Furthermore, some insurance coverage may not be available to all customers due to age limits or other conditions that may apply. Check with the credit card issuer for more details.



How You Can Reach Us

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