



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 Card Name	Minimum Personal Income Required (\$)	Minimum Credit Limit (\$)	Annual Interest Rate			Grace Period on New Purchases ³	
			Purchases (%) ¹	Cash Advances (%) ²	Balance Transfers (%) ²	Number of Days	Method
BMO Bank of Montreal <i>Mosaik MasterCard with Low Rate, Standard Travel and Gold WestJet 1/\$15 air miles options</i>	Not specified	Not specified	10.90	10.90	10.90	19	M1
BMO Bank of Montreal <i>Mosaik MasterCard with Low Rate, Standard Travel and Medical, and Gold WestJet 1/\$15 air miles options</i>	Not specified	Not specified	10.90	10.90	10.90	19	M1
BMO Bank of Montreal <i>Mosaik MasterCard with Low Rate, Standard Travel and Medical, and No Fee Reward options</i>	Not specified	Not specified	10.90	10.90	10.90	19	M1
BMO Bank of Montreal <i>Mosaik MasterCard with Low Rate, Standard Travel and No Fee Reward options</i>	Not specified	Not specified	10.90	10.90	10.90	19	M1
Desjardins <i>Low Interest Rate VISA Elegance Gold</i>	35,000 per household	5,000	11.40	11.40	4.90 for 6 months; 11.40 thereafter	21	M1
Desjardins <i>Low Interest Rate VISA Odyssey Gold</i>	35,000 per household	5,000	10.40	10.40	4.90 for 6 months; 10.40 thereafter	21	M1
Desjardins <i>VISA Modulo Gold</i>	35,000 per household	5,000	8.40	8.40	4.90 for 6 months; 8.40 thereafter	21	M1
HSBC Bank Canada <i>Low Rate Gold HSBC MasterCard</i>	Not specified	3,000	12.90	7.90	7.90	23	M1
National Bank <i>Reduced rate Gold Edition MasterCard</i>	24,000	1,000	13.90	8.90	8.90	21	M1
National Bank <i>Reduced rate OVATION Gold MasterCard</i>	24,000	2,500	14.50	9.50	9.50	21	M1
Vancity Credit Union <i>EnviroGold VISA Low Interest Rate Option</i>	35,000	5,000	10.25	10.25	10.25	21	M1
Vancity Credit Union <i>EnviroGold VISA My VISA Rewards Plus with Low Interest Rate Option</i>	35,000	5,000	10.25	10.25	10.25	21	M1

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		Baggage
124	15	Air miles	✓			✓			✓
173	15	Air miles	✓		✓	✓			✓
103	Free	Air miles or cash back	✓		✓	✓			✓
54	Free	Air miles or cash back	✓			✓			✓
Free	Free	Up to 1% in BONUSDOLLARS on purchases	✓	✓	✓	✓	✓	✓	✓
115 (105 for 76 yrs. and older)	20	Up to 2% in BONUSDOLLARS on purchases	✓	✓	✓	✓	✓	✓	✓
50	10	1% in BONUSDOLLARS on purchases	✓	✓	✓	✓	✓	✓	✓
80	Free					✓			✓
15	Free					✓			✓
105	30	Points towards travel, merchandise or gift certificates at selected merchants	✓			✓			✓
45	Free		✓			✓			✓
145	Free	\$1 = 1 point towards travel, merchandise, financial products/services and charitable donations	✓			✓			✓

- 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 For cash advances or balance transfers, interest is always calculated from the date funds are borrowed. There is no grace period.
- 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.

Regular-Rate Gold credit cards

Issuer Card Name	Minimum Personal Income Required (\$)	Minimum Credit Limit (\$)	Annual Interest Rate			Grace Period on New Purchases ³	
			Purchases (%) ¹	Cash Advances (%) ²	Balance Transfers (%) ²	Number of Days	Method
Amex Bank of Canada <i>American Express AIR MILES Gold Credit Card</i>	15,000	1,000	18.50 to 23.99	18.50 to 23.99	3.99 for 6 months; 18.50 to 23.99 thereafter	21	M2
BMO Bank of Montreal <i>Mosaik MasterCard with Standard Travel and Gold WestJet 1/\$15 air miles options</i>	Not specified	Not specified	18.50	18.50	18.50	19	M1
BMO Bank of Montreal <i>Mosaik MasterCard with Standard Travel and Medical and Gold WestJet 1/\$15 air miles options</i>	Not specified	Not specified	18.50	18.50	18.50	19	M1
BMO Bank of Montreal <i>Mosaik MasterCard with Standard Travel and Medical, and No Fee Reward Options</i>	Not specified	Not specified	18.50	18.50	18.50	19	M1
BMO Bank of Montreal <i>Mosaik MasterCard with Standard Travel and No Fee Reward Options</i>	Not specified	Not specified	18.50	18.50	18.50	19	M1
Capital One Bank <i>Gold MasterCard</i>	Not specified	500	9.90 for 6 months; 19.80 thereafter ⁵	19.80 ⁵	9.90 for 6 months; 19.80 thereafter ⁵	25	M2
CIBC <i>CIBC Aeroplan Gold VISA Card</i>	35,000	5,000	19.50	19.50	19.50	17 (21 in BC and QC)	M2 ⁶
CIBC <i>CIBC Aventura Gold VISA Card</i>	35,000	5,000	19.50	19.50	19.50	17 (21 in BC and QC)	M2 ⁶
CIBC <i>CIBC Gold VISA Card</i>	35,000	5,000	18.50	18.50	18.50	21	M2 ⁶
CIBC <i>CIBC Vacationgold VISA Card</i>	35,000	5,000	19.50	19.50	19.50	21	M2 ⁶
Citibank Canada <i>Citi Drivers' Edge Gold MasterCard</i>	20,000 per household	2,500	19.90	19.90	5.90 for 6 months; 19.90 thereafter	21 to 25	M2
Citibank Canada <i>Citi Gold MasterCard</i>	20,000 per household	2,500	18.50	18.50	5.90 for 6 months; 18.50 thereafter	21 to 25	M2
Citizens Bank of Canada <i>Gold Visa</i>	35,000	5,000	18.50	18.50	18.50	21	M1
Desjardins <i>VISA Elegance Gold</i>	35,000 per household	5,000	18.90	18.90	4.90 for 6 months; 18.90 thereafter	21	M1

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	
50	Free	1 air mile for every \$15 spent	✓					
99	15	Air miles	✓			✓		✓
148	15	Air miles	✓		✓	✓		✓
78	Free	Air miles or cash back	✓		✓	✓		✓
29	Free	Air miles or cash back	✓			✓		✓
59	Free		✓			✓	✓	✓
120	50	Aeroplan miles	✓			✓	✓	✓
120	50	Points towards travel and lifestyle rewards	✓			✓	✓	✓
99	30	Points towards merchandise	✓	✓	✓	✓	✓	✓
30	Free	1% vacation dollars			✓	✓		
Free	Free	2% cash back towards the lease or purchase of a new or used car						✓
Free	Free							✓
99	Free	Points towards travel, merchandise, financial products/services and charitable donations	✓			✓		✓
Free	Free	Up to 1% in BONUSDOLLARS on purchases	✓	✓	✓	✓	✓	✓

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- 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.
- 5 Variable rate, where the margin is set according to the prime rate at the time of application.
- 6 CIBC applies M2 in all provinces except Quebec where M1 is applied.

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Issuer Card Name	Minimum Personal Income Required (\$)	Minimum Credit Limit (\$)	Annual Interest Rate			Grace Period on New Purchases ³	
			Purchases (%) ¹	Cash Advances (%) ²	Balance Transfers (%) ²	Number of Days	Method
Desjardins <i>VISA Modulo Gold</i>	35,000 per household	5,000	8.40	8.40	4.90 for 6 months; 8.40 thereafter	21	M1
Desjardins <i>VISA Odyssey Gold</i>	35,000 per household	5,000	18.40	18.40	4.90 for 6 months; 18.40 thereafter	21	M1
HSBC Bank Canada <i>HSBC Gold MasterCard</i>	Not specified	3,000	18.40	18.40	18.40	21	M1
Laurentian Bank <i>VISA Gold Card</i>	35,000	5,000	18.40	18.40	18.40	21	M1
MBNA Canada Bank <i>Gold MasterCard</i>	Not specified	2,500	17.99	19.99	19.99	25	M2
National Bank <i>Gold Edition MasterCard</i>	24,000	1,000	18.90	18.90	18.90	21	M1
National Bank <i>OVATION Gold MasterCard</i>	24,000	2,500	19.50	19.50	19.50	21	M1
Royal Bank <i>AAAdvantage Visa Gold</i>	35,000	5,000	20.50	20.50	20.50	17	M2
Royal Bank <i>Visa Gold</i>	35,000	5,000	18.50	18.50	18.50	17	M2
Royal Bank <i>Visa Gold Preferred</i>	35,000	5,000	18.50	18.50	18.50	21	M2
Scotiabank <i>No-Fee ScotiaGold VISA Card</i>	Not specified	5,000	18.50	18.50	18.50	26	M1
Scotiabank <i>ScotiaGold Preferred VISA Card</i>	Not specified	5,000	17.90	17.90	17.90	26	M1
TD Canada Trust <i>TD Gold Elite Visa</i>	35,000	5,000	19.50	19.50	19.50	21	M1
TD Canada Trust <i>TD Gold Select Visa</i>	35,000	5,000	18.50	18.50	18.50	17	M1
TD Canada Trust <i>TD Gold Travel Visa</i>	35,000	5,000	19.50	19.50	19.50	21	M1

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	
50	10	1% in BONUSDOLLARS on purchases	✓	✓	✓	✓	✓	✓
90 (80 for 76 yrs. and over)	20	Up to 2% in BONUSDOLLARS on purchases	✓	✓	✓	✓	✓	✓
60	Free					✓		✓
90	25	Points towards merchandise, travel or gift certificates at selected merchants	✓	✓	✓	✓		✓
Free	Free		✓			✓		✓
Free	Free					✓		✓
90	30	Points towards travel, merchandise or gift certificates at selected merchants	✓			✓		✓
140	70	AAdvantage miles	✓			✓	✓	✓
Free	Free		✓			✓		✓
110 (70 for 65 yrs. and over)	30	Points towards travel, merchandise, RBC products or gift certificates at selected merchants	✓	✓	✓	✓		✓
Free	Free					✓		
95 (65 for 65 yrs. and over)	Free	Points towards travel, merchandise, gift certificates or bank vouchers	✓	✓	✓	✓		✓
99	39	1% cash back	✓	✓		✓		✓
Free	39		✓			✓		✓
120	50	TD points towards travel	✓			✓		✓

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5 Variable rate, where the margin is set according to the prime rate at the time of application.

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

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			Purchases (%) ¹	Cash Advances (%) ²	Balance Transfers (%) ²	Number of Days	Method
Vancity Credit Union <i>EnviroExpenseGold My VISA Rewards Plus</i>	35,000	5,000	18.50	18.50	18.50	21	M1
Vancity Credit Union <i>EnviroGold VISA My VISA Rewards Plus</i>	35,000	5,000	18.50	18.50	18.50	21	M1

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		Baggage
99	Free	\$1 = 1 point towards travel, merchandise, financial products/services and charitable donations	✓			✓			
99	Free	\$1 = 1 point towards travel, merchandise, financial products/services and charitable donations	✓			✓			✓

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How You Can Reach Us

*Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th floor
Ottawa, Ontario K1R 1B9*

*Telephone (toll-free): 1.866.461.3222
Fax (toll-free): 1.866.814.2224
Web site: www.fcac.gc.ca*

*E-mail:
General inquiries: info@fcac.gc.ca
Publications: pub@fcac.gc.ca*

