



## Platinum Credit Cards

### Low-Rate and Regular-Rate

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

- You need a card with reward points or special insurance options



## Low-Rate Platinum credit cards

| Issuer Card Name  | Minimum Personal Income Required (\$) | Minimum Credit Limit (\$) | Annual Interest Rate       |                                |                                    | Grace Period on New Purchases <sup>3</sup> |        |
|---|---------------------------------------|---------------------------|----------------------------|--------------------------------|------------------------------------|--|--------|
|   |                                       |                           | Purchases (%) <sup>1</sup> | Cash Advances (%) <sup>2</sup> | Balance Transfers (%) <sup>2</sup> | Number of Days                             | Method |
| <b>Alterna Bank</b><br><i>Platinum Plus MasterCard</i>  | Not specified                         | 5,000                     | 9.99                       | 11.99                          | 11.99                              | 25   | M1     |
| <b>Alterna Savings</b><br><i>Platinum Plus MasterCard</i>   | Not specified                         | 5,000                     | 9.99                       | 11.99                          | 11.99                              | 25   | M1     |
| <b>BMO Bank of Montreal</b><br><i>Mosaik MasterCard with Low Rate, Enhanced Travel and Gold WestJet 1/\$15 air miles options</i>              | Not specified                         | Not specified             | 10.90                      | 10.90                          | 10.90                              | 19   | M1     |
| <b>BMO Bank of Montreal</b><br><i>Mosaik MasterCard with Low Rate, Enhanced Travel and Medical, and Gold WestJet 1/\$15 air miles options</i> | Not specified                         | Not specified             | 10.90                      | 10.90                          | 10.90                              | 19   | M1     |
| <b>BMO Bank of Montreal</b><br><i>Mosaik MasterCard with Low Rate, Enhanced Travel and Medical, and No Fee Reward Options</i>                 | Not specified                         | Not specified             | 10.90                      | 10.90                          | 10.90                              | 19   | M1     |
| <b>BMO Bank of Montreal</b><br><i>Mosaik MasterCard with Low Rate, Enhanced Travel and No Fee Reward Options</i>                              | Not specified                         | Not specified             | 10.90                      | 10.90                          | 10.90                              | 19   | M1     |
| <b>Capital One Bank</b><br><i>Platinum MasterCard Low Rate</i>  | Not specified                         | 5,000                     | 5.99                       | 19.80                          | 5.99                               | 25   | M2     |
| <b>Desjardins</b><br><i>VISA Desjardins Platinum</i>  | 75,000                                | 5,000                     | 8.40                       | 8.40                           | 4.90 for 6 months; 8.40 thereafter | 21   | M1     |
| <b>National Bank</b><br><i>Low Rate Platinum MasterCard</i>   | 35,000                                | 5,000                     | 14.50                      | 9.50                           | 9.50                               | 21   | M1     |

| Annual Fees     |                  | Rewards and Benefits <sup>4</sup>   |                  |                               |         |            |              |   |         |
|-----------------|------------------|---|------------------|-------------------------------|---------|------------|--------------|---|---------|
| 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 |
| Free            | Free             |   | ✓                |                               |         | ✓          |              | ✓   | ✓       |
| Free            | Free             |   | ✓                |                               |         | ✓          |              | ✓   | ✓       |
| 155             | 15               | Air miles   | ✓                | ✓                             |         | ✓          | ✓            | ✓   | ✓       |
| 244             | 15               | Air miles   | ✓                | ✓                             | ✓       | ✓          | ✓            | ✓   | ✓       |
| 174             | Free             | Air miles or cash back  | ✓                | ✓                             | ✓       | ✓          | ✓            | ✓   | ✓       |
| 85              | Free             | Air miles or cash back  | ✓                | ✓                             |         | ✓          | ✓            | ✓   | ✓       |
| Free            | Free             |   | ✓                |                               |         | ✓          |              | ✓   | ✓       |
| 130             | 40               | Up to 3% back (1% annual cash back; up to 2% in BONUSDOLLARS on purchases)    | ✓                | ✓                             | ✓       | ✓          | ✓            | ✓   | ✓       |
| 135             | 50               | Points towards travel, merchandise or gift certificates at selected merchants | ✓                | ✓                             |         | ✓          | ✓            | ✓   | ✓       |

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 Platinum credit cards

| Issuer Card Name  | Minimum Personal Income Required (\$) | Minimum Credit Limit (\$) | Annual Interest Rate       |                                |  | Grace Period on New Purchases <sup>3</sup> |                 |
|---|---------------------------------------|---------------------------|----------------------------|--------------------------------|--|--|-----------------|
|   |                                       |                           | Purchases (%) <sup>1</sup> | Cash Advances (%) <sup>2</sup> | Balance Transfers (%) <sup>2</sup>           | Number of Days                             | Method          |
| <b>Alterna Bank</b><br><i>Platinum Plus MasterCard with Travel Rewards</i>  | Not specified                         | 5,000                     | 18.99                      | 19.99                          | 19.99  | 25   | M1              |
| <b>Alterna Savings</b><br><i>Platinum Plus MasterCard with Travel Rewards</i>   | Not specified                         | 5,000                     | 18.99                      | 19.99                          | 19.99  | 25   | M1              |
| <b>Amex Bank of Canada</b><br><i>American Express Costco Platinum Cash Rebate Card</i>  | 15,000                                | 1,000                     | 18.25 to 23.99             | 18.25 to 23.99                 | 4.99 for 6 months; 18.25 to 23.99 thereafter | 21   | M2              |
| <b>Amex Bank of Canada</b><br><i>Platinum Credit Card from American Express</i>   | 30,000                                | 5,000                     | 16.99 to 23.99             | 16.99 to 23.99                 | 3.99 for 6 months; 16.99 to 23.99 thereafter | 21   | M2              |
| <b>BMO Bank of Montreal</b><br><i>Mosaik MasterCard with Enhanced Travel and Gold WestJet 1/\$15 air miles options</i>              | Not specified                         | Not specified             | 18.50                      | 18.50                          | 18.50  | 19   | M1              |
| <b>BMO Bank of Montreal</b><br><i>Mosaik MasterCard with Enhanced Travel and Medical, and Gold WestJet 1/\$15 air miles options</i> | Not specified                         | Not specified             | 18.50                      | 18.50                          | 18.50  | 19   | M1              |
| <b>BMO Bank of Montreal</b><br><i>Mosaik MasterCard with Enhanced Travel and Medical, and No Fee Reward Options</i>                 | Not specified                         | Not specified             | 18.50                      | 18.50                          | 18.50  | 19   | M1              |
| <b>BMO Bank of Montreal</b><br><i>Mosaik MasterCard with Enhanced Travel and No Fee Reward Options</i>                              | Not specified                         | Not specified             | 18.50                      | 18.50                          | 18.50  | 19   | M1              |
| <b>Capital One Bank</b><br><i>Platinum MasterCard</i>   | Not specified                         | 5,000                     | 5.99                       | 19.80                          | 5.99   | 25   | M2              |
| <b>CIBC</b><br><i>CIBC Dividend Platinum</i>  | 35,000                                | 5,000                     | 19.50                      | 19.50                          | 19.50  | 21   | M2 <sup>5</sup> |
| <b>Citibank Canada</b><br><i>Citi Drivers' Edge Platinum MasterCard</i>   | 35,000 per household                  | 5,000                     | 19.90                      | 19.90                          | 5.90 for 6 months; 19.90 thereafter          | 21 to 25                                   | M2              |
| <b>Citibank Canada</b><br><i>Citi Platinum MasterCard</i>   | 35,000 per household                  | 5,000                     | 17.90                      | 17.90                          | 5.90 for 6 months; 17.90 thereafter          | 21 to 25                                   | M2              |
| <b>Citibank Canada</b><br><i>Sony Platinum Card from Citi</i>   | 35,000 per household                  | 5,000                     | 19.90                      | 19.90                          | 5.90 for 6 months; 19.90 thereafter          | 21 to 25                                   | M2              |
| <b>Desjardins</b><br><i>VISA Desjardins Platinum</i>  | 75,000                                | 5,000                     | 8.40                       | 8.40                           | 4.90 for 6 months; 8.40 thereafter           | 21   | M1              |
| <b>Diners' Club International</b><br><i>Personal Card with Club Rewards</i>   | 25,000                                | 2,000                     | 18.95                      | 18.95                          | N/A  | 25   | M2              |

| Annual Fees     |                  | Rewards and Benefits <sup>4</sup>  |                  |                               |         |            |              |   |         |
|-----------------|------------------|--|------------------|-------------------------------|---------|------------|--------------|---|---------|
| 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 |
| 89              | Free             | 1 travel reward for every \$1 net retail purchased                         | ✓                |                               |         | ✓          |              | ✓   | ✓       |
| 89              | Free             | 1 travel reward for every \$1 net retail purchased                         | ✓                |                               |         | ✓          |              | ✓   | ✓       |
| Free            | Free             | Cash rebate up to 2%   | ✓                |                               |         |            |              |   | ✓       |
| Free            | Free             |  | ✓                |                               |         |            |              |   | ✓       |
| 130             | 15               | Air miles  | ✓                | ✓                             |         | ✓          | ✓            | ✓   | ✓       |
| 219             | 15               | Air miles  | ✓                | ✓                             | ✓       | ✓          | ✓            | ✓   | ✓       |
| 149             | Free             | Air miles or cash back   | ✓                | ✓                             | ✓       | ✓          | ✓            | ✓   | ✓       |
| 60              | Free             | Air miles or cash back   | ✓                | ✓                             |         | ✓          | ✓            | ✓   | ✓       |
| Free            | Free             |  | ✓                |                               |         | ✓          |              | ✓   | ✓       |
| 79              | 30               | Up to 2% cash back   | ✓                |                               | ✓       | ✓          |              |   | ✓       |
| Free            | Free             | 2% cash back towards the lease or purchase of a new or used car            | ✓                |                               |         | ✓          |              | ✓   | ✓       |
| Free            | Free             |  | ✓                |                               |         | ✓          |              | ✓   | ✓       |
| Free            | Free             | Sony points towards Sony merchandise                                       | ✓                |                               |         | ✓          |              | ✓   | ✓       |
| 130             | 40               | Up to 3% back (1% annual cash back; up to 2% in BONUSDOLLARS on purchases) | ✓                | ✓                             | ✓       | ✓          | ✓            | ✓   | ✓       |
| 99              | 35               | Club Reward points redeemable for travel, certificates and merchandise     | ✓                |                               | ✓       | ✓          | ✓            | ✓   | ✓       |

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

## Regular-Rate Platinum credit cards

| Issuer<br>Card Name  | Minimum<br>Personal<br>Income<br>Required<br>(\$) | Minimum<br>Credit<br>Limit<br>(\$) | Annual Interest Rate          |                                   |                                       | Grace Period on New<br>Purchases <sup>3</sup> |        |
|--|---|------------------------------------|-------------------------------|-----------------------------------|---------------------------------------|---|--------|
|  |   |                                    | Purchases<br>(%) <sup>1</sup> | Cash Advances<br>(%) <sup>2</sup> | Balance Transfers<br>(%) <sup>2</sup> | Number of<br>Days                             | Method |
| <b>MBNA Canada Bank</b><br><i>Platinum MasterCard</i>                      | Not specified                                     | 2,500                              | 17.99                         | 19.99                             | 19.99                                 | 25  | M2     |
| <b>MBNA Canada Bank</b><br><i>Platinum MasterCard with Premier Rewards</i> | Not specified                                     | 2,500                              | 19.99                         | 19.99                             | 19.99                                 | 25  | M2     |
| <b>MBNA Canada Bank</b><br><i>Platinum MasterCard with Travel Rewards</i>  | Not specified                                     | 2,500                              | 18.99                         | 19.99                             | 19.99                                 | 25  | M2     |
| <b>National Bank</b><br><i>Platinum MasterCard</i>                         | 35,000  | 5,000                              | 19.50                         | 19.50                             | 19.50                                 | 21  | M1     |
| <b>Royal Bank</b><br><i>British Airways Visa Platinum</i>                  | 35,000  | 5,000                              | 20.50                         | 20.50                             | 20.50                                 | 17  | M2     |
| <b>Royal Bank</b><br><i>Visa Platinum</i>                                  | 35,000  | 5,000                              | 18.50                         | 18.50                             | 18.50                                 | 17  | M2     |
| <b>Royal Bank</b><br><i>Visa Platinum Avion</i>                            | 35,000  | 5,000                              | 19.50                         | 19.50                             | 19.50                                 | 17  | M2     |
| <b>Royal Bank</b><br><i>Visa Platinum Preferred</i>                        | 35,000  | 5,000                              | 18.50                         | 18.50                             | 18.50                                 | 17  | M2     |

| Annual Fees                         |                     | Rewards and Benefits <sup>4</sup>  |                  |                                      |         |            |              |  |
|-------------------------------------|---------------------|--|------------------|--------------------------------------|---------|------------|--------------|--|
| First Card<br>(\$)                  | Extra Cards<br>(\$) | Rewards Program  | Travel Insurance |                                      |         |            |              | Purchase<br>Protection and<br>Extended<br>Warranty |
|                                     |                     |  | Accident         | Trip Cancel.<br>and/or<br>Interrupt. | Medical | Car Rental | Flight Delay |  |
| Free                                | Free                |  | ✓                |                                      |         | ✓          |              | ✓  |
| Free                                | Free                | Cash back on purchases   | ✓                |                                      |         | ✓          |              | ✓  |
| 89                                  | Free                | Points towards air travel  | ✓                |                                      |         | ✓          |              | ✓  |
| 120                                 | 50                  | Points towards travel,<br>merchandise or gift certificates at<br>selected merchants                  | ✓                | ✓                                    |         | ✓          | ✓            | ✓  |
| 165                                 | 75                  | Club miles   | ✓                |                                      | ✓       | ✓          | ✓            | ✓  |
| Free                                | Free                |  | ✓                |                                      |         | ✓          |              | ✓  |
| 120                                 | 50                  | Points towards travel,<br>merchandise, RBC products or<br>gift certificates at selected<br>merchants | ✓                |                                      |         | ✓          | ✓            | ✓  |
| 110 (70 for<br>65 yrs.<br>and over) | 30                  | Points towards travel,<br>merchandise, RBC products or<br>gift certificates at selected<br>merchants | ✓                | ✓                                    | ✓       | ✓          |              | ✓  |

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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.

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



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