



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 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
Alterna Bank <i>Preferred MasterCard</i>	Not specified	300	9.99	11.99	11.99	25	M1
Alterna Savings <i>Preferred MasterCard</i>	Not specified	300	9.99	11.99	11.99	25	M1
BMO Bank of Montreal <i>Mosaik MasterCard with Low Rate and No Fee Reward Option</i>	Not specified	Not specified	10.90	10.90	10.90	19	M1
CIBC <i>CIBC Select VISA Card (Low Rate)</i>	15,000	500	10.50	10.50	10.50	26	M2 ⁵
Desjardins <i>Low Interest Rate VISA Desjardins Classic</i>	Not specified	500	10.40	10.40	4.90 for 6 months; 10.40 thereafter	21	M1
HSBC Bank Canada <i>Low Rate HSBC MasterCard</i>	Not specified	500	12.90	7.90	7.90	23	M1
Laurentian Bank <i>VISA Black (reduced rate option)</i>	12,000	500	10.50	10.50	10.50	21	M1
National Bank <i>Reduced Rate Escapade MasterCard</i>	Not specified	500	14.50	9.50	9.50	21	M1
National Bank <i>Reduced Rate Husky/Mohawk MasterCard</i>	Not specified	500	13.90	8.90	8.90	21	M1
National Bank <i>Reduced Rate Les Ailes MasterCard</i>	Not specified	500	13.90	8.90	8.90	21	M1
National Bank <i>Reduced Rate MasterCard</i>	Not specified	500	13.90	8.90	8.90	21	M1
National Bank <i>Reduced Rate Sunoco MasterCard</i>	Not specified	500	13.90	8.90	8.90	21	M1
National Bank <i>Reduced Rate Ultramar MasterCard</i>	Not specified	500	13.90	8.90	8.90	21	M1
National Bank <i>Syncro MasterCard</i>	Not specified	1,000	(Prime + 4.00) or (6.00) ⁶	(Prime + 4.00) or (6.00) ⁶	(Prime + 4.00) or (6.00) ⁶	21	M1
Royal Bank <i>Visa Classic Low Rate</i>	Not specified	1,000	11.50	11.50	11.50	21	M2
Scotiabank <i>ScotiaBank No-Fee Value VISA</i>	Not specified	1,000	12.90	12.90	12.90	26	M1
Scotiabank <i>ScotiaBank Value VISA</i>	Not specified	1,000	10.40	10.40	10.40	26	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	
Free	Free		✓					✓
Free	Free		✓					✓
25	Free	Air miles or cash back						✓
29	Free		✓					
25	Free		✓	✓	✓			✓
15	Free							
29	Free							
35	10							✓
15	Free							
35	10							✓
15	Free							✓
15	Free							
15	Free	Up to 2.5% cash back with Ultramar purchases and up to 1.25% with all other purchases						✓
35	10							✓
20	Free							✓
Free	Free							
29	Free							

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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.
- 6 As of May 25, 2005, the financial institutions' prime rate was set at 4.25 per cent.

Low-Rate Standard 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
Scotiabank <i>ScotiaLine VISA Account</i>	Not specified	10,000	As low as prime + 2.00 ⁶	As low as prime + 2.00 ⁶	As low as prime + 2.00 ⁶	26	M1
TD Canada Trust <i>TD Emerald Visa</i>	12,000	1,000	Prime + (1.90 to 6.90) ⁶	Prime + (1.90 to 6.90) ⁶	Prime + (1.90 to 6.90) ⁶	21	M1
Vancity Credit Union <i>Enviro Classic VISA Low Interest Rate Option</i>	15,000	500	10.25	10.25	10.25	21	M1
Vancity Credit Union <i>Enviro Classic VISA My VISA Rewards Plus with Low Interest Rate Option</i>	15,000	500	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 Interrupt.	Medical	Car Rental	Flight Delay		Baggage
Free	Free								✓
25	Free								
25	Free		✓						✓
50	Free	\$2 = 1 point towards travel, merchandise, financial products/services and charitable donations	✓						✓

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

6 As of May 25, 2005, the financial institutions' prime rate was set at 4.25 per cent.

Regular-Rate Standard 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
Alterna Bank <i>Preferred MasterCard with Travel Rewards</i>	Not specified	300	18.99	19.99	19.99	25	M1
Alterna Bank <i>Preferred MasterCard with WorldPoints</i>	Not specified	300	19.99	19.99	19.99	25	M1
Alterna Savings <i>Preferred MasterCard with Travel Rewards</i>	Not specified	300	18.99	19.99	19.99	25	M1
Alterna Savings <i>Preferred MasterCard with WorldPoints</i>	Not specified	300	19.99	19.99	19.99	25	M1
Amex Bank of Canada <i>American Express AIR MILES 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
Amex Bank of Canada <i>American Express Tiger Woods Credit Card</i>	15,000	1,000	18.50 to 23.99	18.50 to 23.99	5.99 for 6 months; 18.50 to 23.99 thereafter	21	M2
Amex Bank of Canada <i>Holt Renfrew Card from American Express</i>	15,000	1,000	18.99 to 23.99	18.99 to 23.99	5.99 for 6 months; 18.99 to 23.99 thereafter	21	M2
BMO Bank of Montreal <i>Mosaik MasterCard with No Fee Reward Option</i>	Not specified	Not specified	18.50	18.50	18.50	19	M1
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
CIBC <i>CIBC Aero Classic VISA Card</i>	15,000	500	19.50	19.50	19.50	24	M2 ⁵
CIBC <i>CIBC Classic VISA Card</i>	15,000	500	18.50	18.50	18.50	24	M2 ⁵
CIBC <i>CIBC Dividend Card</i>	15,000	500	19.50	19.50	19.50	24	M2 ⁵
CIBC <i>CIBC HBC Rewards VISA</i>	15,000	500	19.50	19.50	19.50	24	M2 ⁵
CIBC <i>CIBC Shoppers Optimum / Pharmaprix Optimum VISA</i>	15,000	500	19.50	19.50	19.50	24	M2 ⁵
Citibank Canada <i>Citi Drivers' Edge MasterCard</i>	15,000 per household	500	19.90	19.90	5.90 for 6 months; 19.90 thereafter	21 to 25	M2
Citibank Canada <i>Citi Enrich MasterCard</i>	15,000 per household	500	18.50	18.50	5.90 for 6 months; 18.50 thereafter	21 to 25	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	
89	Free	1 travel reward for every \$1 net retail purchased	✓					✓
29	Free	1 WorldPoint for every \$1 net retail purchased	✓					✓
89	Free	1 travel reward for every \$1 net retail purchased	✓					✓
29	Free	1 WorldPoint for every \$1 net retail purchased	✓					✓
Free	Free	1 air mile for every \$20 spent	✓					
99	30	Golf discounts	✓					
Free	Free	1 point for every \$1 spent	✓					✓
Free	Free	Air miles or cash back						✓
Free	Free	Canadian Tire money						
29	Free	Aeroplane miles						
Free	Free		✓					✓
Free	Free	Up to 1% cash back	✓					✓
Free	Free	HBC rewards points	✓					
Free	Free	Shoppers/Pharmaprix Optimum points	✓					
Free	Free	2% cash back towards the lease or purchase of a new or used car						✓
Free	Free	1% cash back on yearly spending	✓				✓	✓

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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.

6 Waived if application received by October 31, 2005.

Regular-Rate Standard 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
Citibank Canada <i>Citi KidsFutures MasterCard</i>	15,000 per household	500	19.90	19.90	19.90	21 to 25	M2
Citibank Canada <i>Citi MasterCard</i>	15,000 per household	500	18.50	18.50	5.90 for 6 months; 18.50 thereafter	21 to 25	M2
Citibank Canada <i>Citi Petro-Points MasterCard</i>	15,000 per household	500	19.90	19.90	19.90	21 to 25	M2
Citibank Canada <i>Sony Card from Citi</i>	15,000 per household	500	19.90	19.90	5.90 for 6 months; 19.90 thereafter	21 to 25	M2
Citizens Bank of Canada <i>Amnesty International Visa</i>	15,000	500	18.50	18.50	18.50	21	M1
Citizens Bank of Canada <i>Oxfam Visa</i>	15,000	500	18.50	18.50	18.50	21	M1
Citizens Bank of Canada <i>Save-on-More Visa</i>	15,000	500	18.75	18.75	18.75	21	M1
Citizens Bank of Canada <i>Shared Interest Visa</i>	15,000	500	18.50	18.50	18.50	21	M1
Desjardins <i>VISA Desjardins Classic</i>	Not specified	500	18.40	18.40	4.90 for 6 months; 18.40 thereafter	21	M1
Desjardins <i>VISA Desjardins Classic with BONUSDOLLARS Rewards Program</i>	Not specified	500	18.40	18.40	4.90 for 6 months; 18.40 thereafter	21	M1
HSBC Bank Canada <i>HSBC MasterCard</i>	Not specified	500	18.40	18.40	18.40	21	M1
Laurentian Bank <i>VISA Black</i>	12,000	500	18.50	18.50	18.50	21	M1
Laurentian Bank <i>VISA Black Reward Me card</i>	12,000	500	18.99	18.99	18.99	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
Free	Free	Earn up to 2% in KidsFuture rewards with every purchase. Qualify for 20% bonus from Canadian Education Savings Grant							
Free	Free								✓
Free	Free	Discount of 2 cents per litre at Petro Canada station. Earn 10 Petro points for every purchase							
Free	Free	Sony points towards Sony merchandise							✓
Free	Free	Citizens Bank donates 10 cents for each transaction and \$20 on each approved application to Amnesty International	✓						✓
Free	Free	Citizens Bank donates 10 cents for each transaction and \$20 on each approved application to Oxfam Canada	✓						✓
Free	Free	\$1=2 Save-on-More points towards travel, merchandise, groceries, medical services and charitable donations	✓						✓
Free	Free	For each transaction, Citizens Bank donates 10 cents to a donation pool to support non-profit initiatives	✓						✓
Free	Free		✓	✓	✓			✓	
20	Free	1% in BONUSDOLLARS on purchases	✓	✓	✓			✓	
Free	Free								
Free	Free								
1.66 per month	Free	Points towards gift certificates							✓

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6 Waived if application received by October 31, 2005.

Regular-Rate Standard 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
MBNA Canada Bank <i>Preferred MasterCard</i>	Not specified	500	17.99	19.99	19.99	25	M2
MBNA Canada Bank <i>WorldPoints MasterCard</i>	Not specified	500	19.99	19.99	19.99	25	M2
National Bank <i>Escapade MasterCard</i>	Not specified	500	19.50	19.50	19.50	21	M1
National Bank <i>Husky/Mohawk MasterCard</i>	Not specified	500	18.90	18.90	18.90	21	M1
National Bank <i>Les Ailes MasterCard</i>	Not specified	500	19.50	19.50	19.50	21	M1
National Bank <i>Regular MasterCard</i>	Not specified	500	18.90	18.90	18.90	21	M1
National Bank <i>Sunoco MasterCard</i>	Not specified	500	18.90	18.90	18.90	21	M1
National Bank <i>Ultramar MasterCard</i>	Not specified	500	18.90	18.90	18.90	21	M1
President's Choice Bank <i>President's Choice Financial MasterCard</i>	Not specified	1,000	18.97	19.97	19.97	21	M1
Royal Bank <i>Esso Visa</i>	12,000	1,000	18.50	18.50	18.50	25	M2
Royal Bank <i>RBC Mike Weir Visa Card</i>	Not specified	1,000	19.50	19.50	19.50	21	M2
Royal Bank <i>RBC Rewards Visa Classic</i>	Not specified	1,000	18.50	18.50	18.50	21	M2
Royal Bank <i>Starbucks Duetto Visa Card</i>	Not specified	1,000	19.50	19.50	19.50	21	M2
Royal Bank <i>Visa Classic</i>	12,000	1,000	18.50	18.50	18.50	21	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	
Free	Free		✓					
29	Free	Points towards travel, merchandise & gift certificates	✓					
20	10	Points towards getaway packages, merchandise or gift certificates at selected merchants						✓
Free	Free	1% cash back with Husky/Mohawk purchases and 0.5% with all other purchases						
20	10	Points towards Les Ailes merchandise						✓
Free	Free							✓
Free	Free							
Free	Free	Up to 2.5% cash back with Ultramar purchases and up to 1.25% with all other purchases						✓
Free	Free	10 PC points for every dollar spent, redeemable for free groceries, travel and more	✓					✓
Free	Free	Points towards Esso merchandise						✓
35 ⁶	Free	Points towards travel, merchandise, RBC products or gift certificates at selected merchants, golf discounts				✓	✓	✓
Free	Free	Points towards travel, merchandise, RBC products or gift certificates at selected merchants						✓
Free		Up to 3% in Duetto dollars applicable on Starbucks products						✓
Free	Free							✓

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			Purchases (%) ¹	Cash Advances (%) ²	Balance Transfers (%) ²	Number of Days	Method
Royal Bank <i>Visa Classic II</i>	12,000	1,000	18.50	18.50	18.50	21	M2
Scotiabank <i>No-Fee Scotia Moneyback Visa</i>	Not specified	1,000	18.50	18.50	18.50	26	M1
Scotiabank <i>Scotia Moneyback Visa</i>	Not specified	1,000	17.90	17.90	17.90	26	M1
Sears Canada <i>Sears MasterCard</i>	Not specified	500	18.90	18.90	5.90	21	M1
TD Canada Trust <i>TD Green Visa</i>	12,000	500	18.50	18.50	18.50	21	M1
TD Canada Trust <i>The GM Card</i>	12,000	500	19.50	19.50	19.50	21	M1
Vancity Credit Union <i>Enviro Classic VISA My VISA Rewards Plus</i>	15,000	500	18.50	18.50	18.50	21	M1
Vancity Credit Union <i>Save-on-More VISA</i>	15,000	500	18.75	18.75	18.75	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 Interrupt.	Medical	Car Rental	Flight Delay		Baggage
35	Free	Points towards travel, merchandise, RBC products or gift certificates at selected merchants							✓
Free	Free	Up to 1% cash back							
8	Free	Up to 1% cash back							
Free	Free	Colours - points towards merchandise							
Free	Free		✓						✓
Free	Free	3% cash back towards GM vehicles	✓						
Free	Free	\$2 = 1 point towards travel, merchandise, financial products/services and charitable donations	✓						✓
Free	Free	\$1 = 2 Save-on-More points towards travel, merchandise, groceries, medical services and charitable donations	✓						✓

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

6 Waived if application received by October 31, 2005.



How You Can Reach Us

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