



## 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 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>BMO Bank of Montreal</b> <i>U.S. Dollar Card</i>	Not specified	100 CAN	17.50	17.50	17.50	25	M1
<b>BMO Bank of Montreal</b> <i>U.S. Dollar Gold Card</i>	Not specified	500 CAN	17.50	17.50	17.50	25	M1
<b>CIBC</b> <i>CIBC U.S. Dollar VISA Card</i>	15,000	1,000 U.S.	18.50	19.00	19.00	21	M2 <sup>5</sup>
<b>Royal Bank</b> <i>U.S. Dollar Visa Gold</i>	35,000	5,000 U.S.	18.50	18.50	18.50	21	M2
<b>TD Canada Trust</b> <i>TD U.S. Dollar Advantage Visa</i>	35,000	2,000 U.S.	18.50	18.50	18.50	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 Interrupt.	Medical	Car Rental	Flight Delay	
20 U.S.	Free		✓			✓		
60 U.S.	Free		✓	✓	✓	✓	✓	✓
35 U.S.	Free		✓					
65 U.S.	25 U.S.	Points towards travel, merchandise, RBC products or gift certificates at selected merchants	✓	✓		✓		✓
25 U.S.	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 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.

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



*How You Can Reach Us*

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