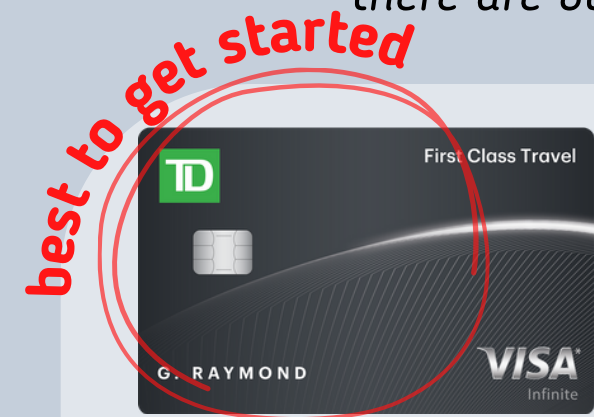


COMPARING THE 2 AMAZING DEALS WITH \$825+ IN REWARDS AND THE 1ST YEAR FREE

- ✔ BOTH ARE THE BEST-EVER OFFER ON THAT CARD & THE TOP 2 IN 🇨🇦 RIGHT NOW
- ✔ BOTH HAVE NO TIME LIMIT TO USE THE POINTS (BUT VERY DIFFERENT POINTS)
- ✔ BOTH ARE FROM THE SAME BANK AND ON THE SAME CREDIT CARD NETWORK
- ✔ BOTH REQUIRE A MINIMUM ANNUAL INCOME OF \$60k (PERSONAL) OR \$100k (HOUSEHOLD)*

**there are other similar deals for lower income levels on the link below*

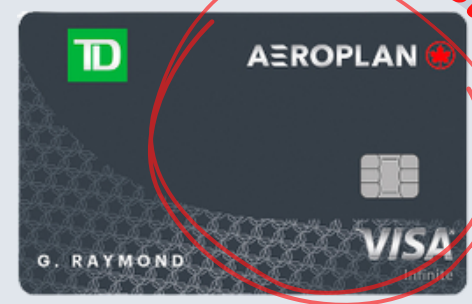


\$825

Rewards: \$825
Fee: \$0
(first year free)

≈ \$845

Rewards: ≈ \$845
Fee: \$0
(first year free)



WELCOME BONUS STRUCTURE

\$825 if you spend \$5k in 6 months
(equivalent of spending just \$192 per week)
OR

\$825-\$875 based on your spending/birth date
(get 10% of the points you earn before your birthday as a birthday bonus, up to 10k pts or \$50)

≈ \$713 if you spend \$5k in 6 months
(equivalent of spending just \$192 per week)
OR

≈ \$845 if you spend another \$2.5k and renew
(get another ≈ \$281 if you spend \$7.5k total in year 1 and renew for \$149 in year 2)

TYPE OF REWARDS

Fixed value: more simplicity, less value

Less restrictive: can be used for any travel expense, but value can never have be higher

More easy: less flexibility needed, less lucrative

Can be applied on any Expedia booking (\$825)
Can be applied on any booking anywhere (\$660)

Variable value: more value, less simplicity

More restrictive: can be used only for specific flights, but value can be literally unlimited

Less easy: more flexibility needed, more lucrative

Can be applied on flights on 40+ airlines (≈ \$845)
Can be applied on any Air Canada flight (≈ \$730)

BENEFITS

Highest offer for simple points ever seen in Canada

No restriction on getting this card based on cards from other banks (the other one does)

Annual travel credit of \$100 on a \$500 booking

Great insurance coverage & Visa Infinite benefits

Downgradeable to no-fee card instead of closing it

Higher earn rate at grocery stores (incl. gift cards), restaurants, Expedia travel, and bill payments

Higher value if looking at just year 1

\$100 credit to get NEXUS and avoid almost all wait lines in Canada and the US

Free checked bag on Air Canada (you + 8 guests)

Slightly lower preferred pricing for Aeroplan reward flights (only on Air Canada) & AC benefits

Great insurance coverage & Visa Infinite benefits

Insurance also covers Aeroplan reward flights

Higher earn rate on categories not listed on the left

Higher total value if looking at entire bonus