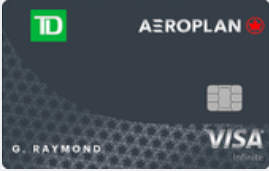


4 BEST TRAVEL REWARDS DEALS FOR NOVEMBER 2025 (DON'T MISS OUT!)

				
It's the best one right now for those who...	WANT THE BIGGEST WELCOME BONUS AND HAVE A LOT OF SPENDING (THERE'S ALSO A PARTIAL BONUS WITH LESS SPENDING; IT'S STILL GREAT)	WANT POINTS OF THE MORE LUCRATIVE TYPE (THE BONUS ALLOWS YOU TO FLY TO EUROPE IN A LUXURIOUS BUSINESS CLASS WORTH \$2000+)	WANT POINTS OF THE MORE SIMPLE TYPE THAT CAN BE REDEEMED FOR ANY TRAVEL EXPENSE (AND 4 ANNUAL FREE PASSES TO AIRPORT LOUNGES)	WANT POINTS OF THE MORE SIMPLE TYPE THAT CAN BE REDEEMED FOR ANY TRAVEL EXPENSE (AND AREN'T ELIGIBLE FOR THE CARD ON THE LEFT)
✈️ Valuation of welcome bonus	≈ \$1590	≈ \$716	\$1000	\$875
Maximum value	≈ \$2120	UNLIMITED 🌟	\$1000	\$875
Rewards breakdown	70,000 PTS: WELCOME BONUS 36,000 PTS: EARN ON MIN. SPEND	45,000 PTS: WELCOME BONUS 12,000 PTS: EARN ON MIN. SPEND	165,000 PTS: WELCOME BONUS 15,000 PTS: EARN ON MIN. SPEND	50,000 PTS: WELCOME BONUS 37,500 PTS: EARN ON MIN. SPEND
Redemption options for points	≈ \$1590 : ANY FLIGHTS ON PORTER ≈ \$1590 : MOST FLIGHTS ON AIR TRANSAT	≈\$1197 TO ≈\$5700: SPECIFIC FLIGHTS (BUSINESS/FIRST CLASS) ≈\$855: SPECIFIC FLIGHTS (ECONOMY) ≈\$697: ANY FLIGHTS ON AIR CANADA ≈ \$570: TAXES ON REWARD FLIGHTS, SEAT UPGRADES, IN-FLIGHT WI-FI, VACATION PACKAGES, HOTELS ≈ \$370: MERCHANDISE, GIFT CARDS, RENTAL CARS AND ACTIVITIES	SEPARATE \$100 TRAVEL CREDIT + \$900 : ANY TRIPS ON THE PROGRAM WEBSITE \$720 : ANY TRIPS ON ANY WEBSITE \$594 : MERCHANDISE AT AMAZON ≈ \$594 : GIFT CARDS ≈ \$594 : MERCHANDISE ONLINE \$450 : CASH BACK AS A STATEMENT CREDIT	\$875 : ANY TRIPS ON THE PROGRAM WEBSITE \$875 : ANY TRIPS ON ANY WEBSITE \$875 : MERCHANDISE AT PARTICIPATING STORES ≈ \$613 TO \$875 : GIFT CARDS ≈ \$613 : MERCHANDISE ONLINE \$613 : CASH BACK AS A STATEMENT CREDIT
✈️ Valuation math	REWARDS: ≈\$1590 CARD FEE: \$0 = ≈\$1590	REWARDS: ≈\$855 CARD FEE: \$0 (YEAR 1) \$139 (YEAR 2) = ≈\$716	REWARDS: \$1000 CARD FEE: \$0 = \$1000	REWARDS: \$875 CARD FEE: \$0 = \$875
Spending required	\$18,000 TOTAL: \$5000 IN 110 DAYS + \$4000 MORE IN 180 DAYS + \$9000 MORE IN 365 DAYS	\$12,000 TOTAL: \$7500 IN 180 DAYS + \$4500 MORE IN 12 MONTHS (AND CARD RENEWAL)	\$7500 IN 6 MONTHS	\$7500 IN 12 MONTHS
Effective % back	≈ 8.8% BACK (≈ \$1590 ON \$18,000)	≈ 6.0% BACK (≈ \$716 ON \$12,000)	13.3% BACK (\$1000 ON \$7,500)	11.7% BACK (\$875 ON \$7,500)
Income required	\$80,000 (PERSONAL) OR \$150,000 (HOUSEHOLD)	\$60,000 (PERSONAL) OR \$100,000 (HOUSEHOLD)	\$60,000 (PERSONAL) OR \$100,000 (HOUSEHOLD)	\$12,000
Welcome bonus eligibility	MUST NOT HAVE HAD THIS SPECIFIC CARD EVER BEFORE	MUST NOT HAVE HAD THIS SPECIFIC CARD IN THE PAST 12 MONTHS***	MUST NOT HAVE HAD THIS SPECIFIC CARD IN THE PAST 12 MONTHS	MUST NOT HAVE HAD A SCOTIA CARD IN THE PAST 2 YEARS (IN THEORY)
Main benefits	PORTER ELITE STATUS (FREE BAGS, SEATS, AND MORE)	FREE CHECKED BAGS WITH AIR CANADA	4 ANNUAL PASSES FOR VIP AIRPORT LOUNGES	NO FOREIGN TRANSACTION FEES
Travel insurance	ALL THE MAIN TYPES	ALL THE MAIN TYPES	ALL THE MAIN TYPES	ALL THE MAIN TYPES
Earn rates highlights	GOOD MULTIPLIER RATE ON HOTELS & TRANSPORTATION 2 PTS/\$ (≈ 3%)	MULTIPLIER RATE ON AIR CANADA PURCHASES 1.5 PTS/\$ (≈ 2.25%)	GOOD MULTIPLIER RATE ON TRAVEL BOOKED W/PROGRAM 8 PTS/\$ (4%)	GREAT MULTIPLIER RATE ON GROCERIES 5 PTS/\$ (5%) OR 6% @ SOBEYS
Expiration	NO TIME LIMIT TO USE POINTS	NO TIME LIMIT TO USE POINTS	NO TIME LIMIT TO USE POINTS	NO TIME LIMIT TO USE POINTS