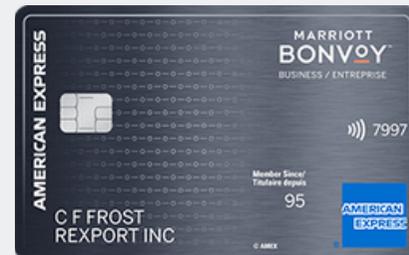
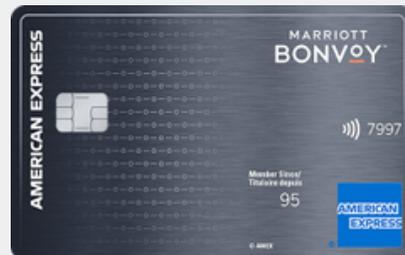


ONE OF THE VERY BEST CREDIT CARD BENEFITS THAT EXISTS IN CANADA

HOW TO GET THE ANNUAL FREE NIGHT CERTIFICATE

ANNUAL CREDIT CARD BENEFIT OFFERED BY
THE ONLY 2 CARDS THAT ARE MUST-HAVES FOR
ALL CANADIAN TRAVELERS WITH NO EXCEPTIONS



BOTH CARDS CURRENTLY HAVE THEIR HIGHEST-EVER OFFER: ≈ \$1100+ IN FREE TRAVEL
THEY USUALLY HAVE ONLY 1 INCREASED OFFER PER YEAR, SO DON'T MISS OUT!

WHAT IS THE ANNUAL FREE NIGHT CERTIFICATE

- GIVES YOU A **COMPLETELY FREE NIGHT** IN YOUR CHOICE OF THOUSANDS OF AMAZING HOTELS WORLDWIDE
- COMPLETELY SEPARATE FROM THE POINTS OFFERED BY THE CARDS; ITS A CARD BENEFIT OFFERED AT EVERY CARD RENEWAL
- YOU CAN **COMBINE** YOUR 2 CERTIFICATES WITH YOUR TRAVEL COMPANION'S 2 CERTIFICATES (OR NOT; IT'S COMPLETELY FLEXIBLE)



VALUE OF THE ANNUAL FREE NIGHT CERTIFICATE

≈ **\$315** TO **UNLIMITED**

*CERTIFICATE IS WORTH
35K MARRIOTT POINTS*

MARRIOTT POINTS ARE REWARDS OF THE MORE LUCRATIVE TYPE: IF REDEEMED WELL, THEY CAN BE WORTH A LOT MORE!!!
IF YOU PLAN TRIPS AROUND DEALS, IT'S QUITE EASY TO GET \$500+ OF VALUE
IF YOU REACH HIGHER TIERS OF ELITE STATUS, IT'S POSSIBLE TO GET \$1000+ OF VALUE



AT THE VERY LEAST, THE CERTIFICATE IS **ALWAYS WORTH MORE THAN THE CARD FEE!!!**
SO IT MAKES ABSOLUTELY NO SENSE TO EVER CLOSE THEM (UNLIKE MANY CARDS)

YOUR 2 OPTIONS TO REDEEM THE ANNUAL FREE NIGHT CERTIFICATE

HOTEL NIGHTS COSTING 35K TO 60K POINTS

YOU CAN TOP UP THE 35K CERTIFICATE WITH UP TO ~~45K~~ **25K** OF YOUR OWN POINTS **NEW!**

GIVES YOU THOUSANDS OF LUXURIOUS OPTIONS, INCLUDING SOME VERY HIGH-END HOTELS



HOTEL NIGHTS COSTING UNDER 35K POINTS

YOU CAN CHOOSE NOT TO SPEND ANY OF YOUR OWN POINTS (AND NOT MAXIMIZE THE CERTIFICATE)

GIVES YOU FEWER LUXURIOUS OPTIONS, BUT STILL PLENTY OF MIDSACLE AND PREMIUM HOTELS