

SEARCH BY TYPE OF CARD

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SEARCH BY CREDIT QUALITY

- Excellent Credit
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SEARCH BY BANK OR ISSUER

- American Express Canada
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- CIBC
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NEWS & ADVICE

- Credit Card News
- Credit Card Blog

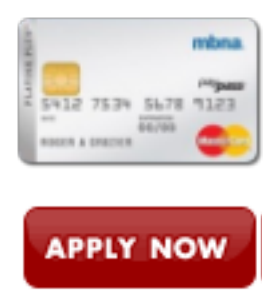
INFORMATION CENTER

- Loan Calculator
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Best Canadian Credit Cards

Listed below are the best Canadian credit cards from leading banks and financial institutions. Compare the following best Canadian credit cards side by side to find the best credit card for you. Then apply online for your choice of credit card by completing a secure online application form.

Platinum Plus® MasterCard® credit card - 0% for 12



- Simplify your finances while enjoying platinum services.
- 0% promotional annual interest rate† (AIR) on balance transfers for the first 12 full months
- Access to 24/7 customer service
- Around-the-clock-fraud protection
- Immediate cash access at over 1 million ATMS worldwide
- No annual fee

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
See Terms	See Terms	1% of amount advanced (minimum fee \$7.50)	None	Good

Scotiabank Value® VISA Card



- Low 11.99% interest rate
- Interest free grace period of at least 21 days on purchases
- Save hundreds of dollars a year
- Pay down balances faster
- Simplify your monthly payments
- 20% AVIS rental card discount

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
11.99%*	0.99% for 6 months*	1%* (N/A on intro offers)	\$29*	Good

SimplyCash Card from American Express



- Earn 5% cash back on all eligible purchases at gas stations, grocery stores and restaurants in Canada (up to \$250 cash back) for the first 6 months of Cardmembership
- Earn 1.25% cash back on all other purchases and when your Welcome Rate ends
- No limit to the amount of cash back you can earn
- No annual fee for Supplementary Cards
- Access to memorable experiences with American Express Invites®
- Insurance coverage and 24/7 Customer Service
- American Express is not responsible for maintaining or monitoring the accuracy of information on this website. For full details and current product information click the Apply now link.
- Conditions apply

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
19.75% on purchases and 21.99% on funds advances*	N/A*	N/A*	No annual fee	Excellent

Capital One® Aspire Cash™ Platinum MasterCard®



- Earn cash rewards and pay no annual fee!

• Canadian Credit Bureaus

• Contact Us



APPLY NOW

- Earn 1% cash rewards on all net purchases
- No limit to the amount of cash you can earn
- Annual interest rate of 19.8%

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
19.8%	19.8%	See Application	\$0*	Average Credit

American Express Gold Rewards Card



APPLY NOW

- New American Express Gold Rewards Cardmembers can earn a Welcome Bonus of 25,000 Membership Rewards® points - our highest Gold Rewards offer - just make \$500 in purchases in first 3 months of Cardmembership.
- That's enough for a round trip flight to almost anywhere in North America
- Transfer your points to frequent flyer programs, or 1:1 to Aeroplan and Avios
- Earn 2 points for every \$1 on eligible travel and everyday purchases
- Charge any travel to your Card then pay for it with points
- 1 Free Supplementary Gold Rewards Card (a \$50 value*) to help you earn points faster
- American Express is not responsible for maintaining or monitoring the accuracy of information on this website. For full details and current product information click the Apply now link.
- *As a Charge Card, the balance must always be paid in full each month. 30% annual interest rate applies to balances not paid in full.
- Conditions apply

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
30%*	N/A*	N/A*	No Annual Fee for the first year; \$150 Annual Fee thereafter*	Excellent

Blue Sky Credit Card



APPLY NOW

- New Blue Sky Credit Card Cardmembers, earn 10,000 Blue Sky Points after you charge \$500 in purchases to your Card in your first three months of Cardmembership.
- Earn 1.25 Blue Sky Points for every \$1 in purchases charged to the Card
- You can start redeeming with as little as 10,000 points towards any travel purchase charged to your Card
- Enjoy the convenience of no blackout dates, no advance purchase requirements, no seat restrictions and no travel restrictions.
- \$100,000 Travel Accident Insurance
- American Express is not responsible for maintaining or monitoring the accuracy of information on this website. For full details and current product information click the Apply now link.
- Conditions Apply.

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
19.99% purchases	N/A*	N/A*	\$0	Excellent

Capital One® Aspire Travel™ Platinum MasterCard®



APPLY NOW

- Earn reward miles — with no annual fee!
- Earn 1 reward mile for every \$1 spent - on all purchases
- Get 10,000 bonus reward miles when you spend \$500 on net purchases in the first 3 months after account opening — a value of \$100 in travel
- Annual interest rate of 19.8%

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
19.8%	19.8%	See Application	\$0*	Average Credit

BMO® Preferred Rate MasterCard®*



- Pay no annual fee
- Enjoy our lowest interest rate: 17.5% (with no annual fee)



APPLY NOW

- Get free extended warranty and purchase protection with your BMO MasterCard
- Enjoy free Zero Dollar Liability protection for both theft and fraudulent use of your credit card
- Reduce your credit card interest charges even further from 17.5% to 11.9% with our Low Interest Rate Option (\$20/year)
- Free additional credit cards
- [en Français](#)

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
17.50%*	17.50%	\$0	\$0*	Good

BMO® U.S. Dollar MasterCard®*



APPLY NOW

- Pay for U.S. Dollars in U.S. Funds
- Free extended warranty and purchase protection
- Low \$35 USD annual fee, 19.99% interest rate
- Fee Rebate offer: Spend just \$1,000 USD in one year on your card, and the annual fee for the following year is on us
- [en Français](#)

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
19.99%*	22.99%*	\$0	\$35 USD/yr	Good

TD® Aeroplan® Visa Infinite Card



APPLY NOW

- Receive a Welcome Bonus¹ of 15,000 TD Points following your first Purchase with your Card
- Earn 1.5 miles⁵ for every \$1 spent on eligible gas, grocery, drugstore and aircanada.com Purchases made with your Card.
- Earn 1 mile⁶ for every \$1 you spend on all other Purchases on your Card.
- Earn miles twice⁷ when you pay with your TD Aeroplan Visa Infinite Card and present your Aeroplan Membership Card at over 150 Aeroplan partner brands and with 100 online retailers
- Your Aeroplan miles will not expire as long as you are a TD Aeroplan Credit Cardholder
- Enjoy an extensive suite of travel insurances⁸ for peace of mind on your next getaway.

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
19.99%*	N/A*	0	\$120	Excellent

Marriott Rewards® Premier Visa® Card



APPLY NOW

- Earn 30,000 bonus points after your first purchase, equivalent to 4 Free Nights at a Category 1 hotel.
- Plus, a free night stay at any Category 1-4 hotel upon approval for first time Marriott Rewards Visa Cardmembers.
- Together, that's enough for up to 5 free nights at a Category 1 hotel (or 4 Free Nights at any Category 2 hotel).
- Earn 5 points per \$1 spent at participating Marriott locations
- Earn 2 points for every \$1 spent on airline tickets purchased directly with the airline and at car rental agencies and restaurants and 1 point per \$1 spent on purchases anywhere else
- Earn a free night stay every year on your anniversary and 15 nights credit toward your Marriott Rewards Elite membership level just for having the Marriott Premier Visa Card
- Save on foreign transactions - The only hotel travel credit card in Canada with no foreign currency transaction charges. Only the exchange rate will be charged
- Card also includes: Auto Rental Collision Damage Waiver, Emergency Medical and Legal Assistance, Emergency Card and Cash Replacement, Zero Liability, No Charge for additional cards

Typical APR 19.99% purchases	Balance Transfer 19.99%	Balance Transfer Fee 1.0% of the Balance Transfer amount	Annual Fee \$120 annual fee is waived for the first year	Credit Needed Excellent
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L'earn™ VISA Card



APPLY NOW

- Earn up to 1% Moneyback every year on the purchases you've made with your card
- 20% discount rates at Avis Car Rental

Typical APR 19.99%*	Balance Transfer 21.99%*	Balance Transfer Fee 1%* (N/A on intro offers)	Annual Fee \$0*	Credit Needed Good
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SCENE® VISA Card



APPLY NOW

- Redeem points for free movies at Cineplex Entertainment theatres, music and other entertainment rewards
- No annual fee
- 20% AVIS rental card discount

Typical APR 19.99%*	Balance Transfer 21.99%*	Balance Transfer Fee 1%* (N/A on intro offers)	Annual Fee \$0*	Credit Needed Good
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Scotia Momentum® VISA Infinite Card



APPLY NOW

- 4% on eligible gas station and grocery store purchases
- 2% on drug store purchases and recurring bills
- 1% cash back on all other eligible purchases
- VISA Infinite Complimentary Concierge Service — available 24/7
- Access to VISA Infinite Luxury Hotel Collection
- VISA Infinite Dining Series— Unique dining experiences in some of Canada's top restaurants
- Special access to unique offers and experiences
- Rental car collision insurance

Typical APR 19.99%*	Balance Transfer Yes*	Balance Transfer Fee 1%* (N/A on intro offers)	Annual Fee \$99* first year fee waived	Credit Needed Excellent
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Capital One® Guaranteed MasterCard®



APPLY NOW

- May help you strengthen your credit history
- 24/7 customer service online or by phone
- Security funds may be required

Typical APR 19.8%	Balance Transfer 19.8%	Balance Transfer Fee See Application	Annual Fee \$59*	Credit Needed Credit Needs Improvement
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Capital One® Low Rate Guaranteed MasterCard®



APPLY NOW

- Low annual interest rate of 14.9% on purchases and balance transfers
- Annual interest rate for cash advances is 19.8%
- May help you strengthen your credit history
- Security funds may be required
- Annual fee of \$79

Typical APR 14.9%	Balance Transfer 14.9%	Balance Transfer Fee See Application	Annual Fee \$79*	Credit Needed Credit Needs Improvement
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No-Fee Scotiabank Value® VISA Card



APPLY NOW

- 16.99% interest rate
- Interest free grace period of at least 21 days on purchases
- Save hundreds of dollars a year
- Pay down balances faster
- Simplify your monthly payments
- 20% AVIS rental card discount

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
16.99%*	3.99% for 6 months*	1%* (N/A on intro offers)	\$0*	Good

CIBC Select Visa™ Card



APPLY NOW

- \$100,000 Common Carrier Accident Insurance²
- AVIS Car rental discounts of up to 20% at participating locations³
- Free personalized CIBC Convenience Cheques⁴
- Free additional cards - up to a maximum three cards per account

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
13.99%*	13.99%*	N/A*	\$29.00*	Good

BMO® AIR MILES® MasterCard®*



APPLY NOW

- Earn fast: 1 AIR MILES reward mile for every \$20 you spend on the card
- "Double dipping" Collect even more reward miles when you show your AIR MILES Collector Card and use your BMO MasterCard at AIR MILES Sponsors
- Free extended warranty and purchase protection
- No annual fee
- **en Français**

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
19.90%*	19.90%	\$0	\$0*	Good

BMO® World Elite MasterCard®*

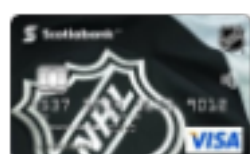


APPLY NOW

- Fly now: 30,000 BMO Reward points welcome bonus¹- that's a \$300 travel credit to use right away
- Earn 2 BMO Reward points for every \$1 you spend on the card
- Redeem anytime with no blackout periods and points cover ALL flight charges, including taxes³
- Points never expire as long as you have your account
- Total Travel Protection: travel medical coverage for up to 21 days, trip cancellation/trip interruption/trip delay insurance, and car rental collision damage waiver
- Access to VIP lounges with your free Priority Pass™†* membership and four complimentary airport lounge visits each year (over US\$200/year value)
- **en Français**

Typical APR	Balance Transfer	Balance Transfer Fee	Annual Fee	Credit Needed
19.99%*	22.99%	\$0	\$150*	Excellent

ScotiaHockey™ NHL® VISA card



APPLY NOW

- Redeem points for high end NHL or brand name merchandise, VIP NHL event experiences and more.
- Save 20% off purchases at the NHL's official online store shop.canada.NHL.com.
- 20% AVIS rental card discount.

Typical APR 19.99%*	Balance Transfer 21.99%*	Balance Transfer Fee 1%* (N/A on intro offers)	Annual Fee \$29*	Credit Needed Good
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BMO® SPC CashBack MasterCard®*



APPLY NOW

- 1% CashBack: An annual rebate to your credit card: \$1 cash back for every \$100 spent on your card
- No Annual Fee
- SPC (Student Price Card Ltd.) discounts of 10% to 15% at hundreds of your favourite stores
- Earn 1.5% CashBack at Shell locations in Canada
- Earn 1.5% CashBack and get up to 25% off rentals at National Car Rental®†† & Alamo Rent A Car®** locations worldwide
- [en Français](#)

Typical APR 19.99%*	Balance Transfer 22.99%*	Balance Transfer Fee \$0	Annual Fee \$0*	Credit Needed Good
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