

TD First Class Travel® Visa Infinite* Card



Limited Time Offer – Online Only

Earn up to 80,000 TD Points¹ (a travel value of \$400²¹). Plus, get a full Annual Fee Rebate¹ for the Primary Cardholder for the first year. Conditions apply. Must apply online by September 3, 2019.

[See Product Details Below](#)

Annual Fee

\$120

Interest: Purchases

19.99%

Interest: Cash Advances

22.99%

Authorized Users²

\$50

First on our list is the TD First Class Travel Visa Infinite Card! This card is excellent for those who tend to travel a lot. There are many reasons as to why it's such a great card. First, you accumulate points faster than most other cards on the TD roster. Earning 3 points per \$1 spent means that you'll be able to take that trip you've been planning while making the same everyday purchases. However, if you were to make travel purchases through Expedia, you'll earn 9 points for every \$1!

Like most premium cards, this one comes with a fee. The current fee is \$120. However, TD is having a promotion until September 3rd where you get a full rebate on your annual fee! The interest rates are generally the same as any other premium card you'll find. However, TD is offering \$80,000 bonus points (as seen in the picture), along with the \$120 rebate! The first 20,000 (\$100 value) get sent to you just for opening up the credit card. 40,000 points when you spend \$2,000 within 90 days. Lastly, you'll receive a final 20,000 points for spending a total of \$10,000 within a 12 month period!

Remember, the point of credit card churning is to accumulate points and gain sign-up bonuses through purchases that you would otherwise make on your debit card. Therefore, don't overspend or purchase items just to reach the sign-up bonus threshold!

If you think this card is for you, apply here: [https://www.td.com/ca/en/personal-banking/products/credit-cards/travel-rewards/first-class-travel-visa-infinite-card/?sourcecode=S0093&src=TD_Summer&cm_sp=:GOOGLE:ROC+-+Brand+-+First+Class+Travel+-+EN+\(19_S_CC_CPC_AO_ACQ_EN_BRA\):PVISA:Brand+-+First+Class+-+EN+-+Phrase&gclid=EAlaIQobChMI5YXt0Muk4wIVxkXVCh3lag52EAAYASAAEgISLFD_BwE&gclsrc=aw.ds](https://www.td.com/ca/en/personal-banking/products/credit-cards/travel-rewards/first-class-travel-visa-infinite-card/?sourcecode=S0093&src=TD_Summer&cm_sp=:GOOGLE:ROC+-+Brand+-+First+Class+Travel+-+EN+(19_S_CC_CPC_AO_ACQ_EN_BRA):PVISA:Brand+-+First+Class+-+EN+-+Phrase&gclid=EAlaIQobChMI5YXt0Muk4wIVxkXVCh3lag52EAAYASAAEgISLFD_BwE&gclsrc=aw.ds)



Get 15,000 Welcome Points Upon Approval†

Annual Fee:	\$120
Additional Card:	\$50
Purchase Rate:	19.99%
Cash Advance Rate:	22.99%

Next up, the RBC Infinite Avion! One of the most recognizable and trusted credit cards that you can find! The Avion, like other cards, allows you to garner points while spending, 1 point for every \$1 to be exact. The card also comes with a \$120 annual fee rebate as well. You may be thinking this doesn't sound too special. However, we put this card on this list for a few other reasons.

First, you get a bonus 15,000 point (\$350 value) for signing up and 5,000 extra points for spending \$1,000 within the first three months. Also, the card comes with a slew of benefits that can be used for flying. For example, if the card is used to pay for a flight in its entirety, the main cardholder has medical coverage for a certain amount of days while traveling.

Second, RBC has partnered up with Petro Canada. When you purchase gas from any Petro Canada pump, three things will happen. You'll save 3 cents per liter, gain 20% more Petro and RBC rewards points! Furthermore, any purchases towards travel give you an additional 0.25 (1.25 = \$1) more points per dollar!

Definitely a card worth checking out! If this is the card for you, apply on their company website here: <https://www.rbcroyalbank.com/credit-cards/travel/rbc-avion-visa-infinite.html>

BMO[®] World Elite^{®*} Mastercard^{®*}



Get a response in under 60 seconds!

Apply now



Get up to \$540 in value in your first year!



Welcome offer: Get 35,000 points and the \$150 annual fee waived in the first year^{1,1b} (\$250 value^{1b} towards a flight booked on bmorewards.com + \$150 Value¹).



Complimentary membership in Mastercard Airport Experiences provided by LoungeKey, with exclusive VIP access³, plus four annual complimentary passes (\$140 value/year³).



Get 3 BMO Rewards points for every \$1 spent on eligible travel, dining and entertainment purchases^{2a,2b}.



Get 2 points for every \$1 spent everywhere else^{2b}.

Annual fee⁴
\$150

Purchases⁴
19.99%

Cash advances⁴
22.99%

Eligibility
Minimum **\$80,000** (individual) or
\$150,000 (household) annual
income.

Next on your list, the BMO World Elite Card. This card has a sleek, all-black design, which I personally enjoy. However, this card has more than just looks. This card possibly offers more value than the previous two cards mentioned! The interest rate stays the same. However, the annual fee is a bit more expensive, \$150. This might be a deal breaker to some but the benefits more than compensate.

The card boasts a 35,000 point welcome bonus for just signing up, which beats out the previous two cards. The annual fee is also rebated which means you get that extra value back into your pocket! Another great benefit is that you'll have a free membership to Mastercard's Airport Experience which is a chain of lounges that are available to premium cardholders. In order to actually access the lounges, you'll need a pass. However, you'll be provided with 4 complimentary passes for just owning the card as well!

Now, let's get onto how you accumulate points. Fortunately, BMO offers a consistent way to earn points. You can get 3 points for \$1 spent on travel, dining, and entertainment. Every other purchase earns you 2 points! Like the Avion, this card has travel medical insurance and no blackout dates when booking travel with your points!

Think this is the card for you? Apply here: <https://www.bmo.com/main/personal/credit-cards/single/bmo-world-elite-mastercard/>



[< View all Cards](#)

American Express Cobalt™ Card

The following change will take effect August 20th. Earn 5x points on eligible eats and drinks up to \$30,000 annually. Earn 1x points thereafter. Learn more at www.americanexpress.ca/cobalt-changes.

Apply Now

Compare Card

[Footnotes](#)

Earn up to 30,000 Membership Rewards® points

Card Type	Credit Card
Monthly fee	\$10*
Annual Interest Rate	19.99% on purchases and 22.99% on funds advances*
Additional Cards	No additional cost ¹¹

The American Express Cobalt is another great card! This card has a lot of great benefits to offer those who choose to acquire it! One great aspect of this card is that anyone can get it! A lot of times, banks require the customer to meet a certain income threshold, but not this card. With an annual fee of \$120, this card is right up there with the premium fees. However, it does not seem like there is any promotion where you will get that \$120 rebated.

Although not getting your annual fee rebated can be a turn-off, they do allow their customers to gain points throughout the year! Every month, if you spend \$500 (minimum), you'll receive an additional 2,500 points (for 12 months = 30,000 total)! This is great because the threshold for \$500 can be easier to reach than \$2,000 in three months. Most other cards also charge for additional cards that are added onto the account. However, the American Express Cobalt offers free additional cards!

Lastly, the rewards program offers 5 points for every \$1 spent on eligible eats and drinks, 2 points for every \$1 on travel and 1 point for all other purchases!

This card is great for those who have a relatively low spending limit per month and require additional cards. If this is you, you can apply for the card here: <https://www.americanexpress.com/ca/en/credit-cards/cobalt-card/?linknav=ca-en-amex-cardshop-allcards-learn-cobaltCard>

Cash Back Credit Card

Unlike other credit cards, the Tangerine Money-Back Credit Card allows you to earn unlimited Money-Back Rewards on everyday purchases — with no annual fee.



Rewards

Up to 2%

Annual fee

\$0

Money-Back

Unlimited

Apply Now

We've been taking a look at a lot of premium cards. However, those can be expensive and many people don't travel. For those who fit into this criteria, the Tangerine Money-Back may be the card for you! This card is great and should be in everyone's wallet, even if you own a premium credit card already!

This card has no fees, no limits on your cash back and you're able to organize and track your spending! The card offers 2% cash back on purchases within the 2 (of your choice) "2% money back categories" and 0.50 % on everything else! Another really amazing feature about this card that many other cash-back programs lack is earning deposits. The cashback is able to be paid out to you and inserted directly into your Tangerine savings account! If you were to opt-in for this, you could earn cashback on 3 categories instead of 2!

These 2% cash back categories are grocery, furniture, restaurants, hotel-motel, gas, recurring bill payments, drug store, home improvement, entertainment, public transportation, and parking.

Sign up for this card

here: <https://www.tangerine.ca/en/products/spending/creditcard/>



Welcome offer: Get up to **5% cash back** in your first 3 months.††

Get 1% cash back on all purchases^{2B}

\$0
annual fee⁸

19.99%
for purchases⁸

22.99%
for cash advances⁸

APPLY NOW

We'll respond in under 60 seconds!

A lot of people get their first credit card when they're students, this was especially true for me. If you are a student and looking to get your first credit card, the BMO SPC Cashback Mastercard is a good place to start. Since it's catered to those who are still in school, the card does not come with any annual fees! This means the card is essentially free!

Furthermore, the card allows you to gain 1% cash back on all purchases you make. This is better than many other cards as they typically offer 0.50%. However, there is a welcome offer that'll give you a 5% cashback on all purchases for the first three months! That's an incredible amount, especially for students who're trying to save money and build their credit!

Another notable quality about this card is the crazy amount of discounts! For those who don't know, the SPC card gives you discounts to tons of stores. This discount can range between 10% - 15%. That's a pretty good amount if you're spending a lot of money. Some stores that you'll have a discount towards are Aldo and Banana Republic. However, there are hundreds of stores to choose from!

If you think this may be for you and enjoy having discounts for various stores, apply

here: <https://www.bmo.com/main/personal/credit-cards/spc-cashback-student-credit-cards/>



[View all Cards](#)

American Express Essential™ Credit Card

For the bigger things in life, choose something small.

[Apply Now](#)

[Compare Card](#)

[Footnotes](#)

Card Type	Credit Card
Annual fee	No annual fee
Annual Interest Rate	8.99% on purchases and funds advances*
Additional Cards	No annual fee ¹

Many people carry a large balance on their credit card. This typically leads to larger interest payments and further accumulation of debt. Therefore, it would be wise for those people to find a credit card that carries a lower interest rate. This is where the American Express Essentials Credit Card shines. While other cards boast cashback and rewards at the cost of an annual fee, this card is different.

The Amex Essentials Credit Card is simple in nature. There is no annual fee or rewards. However, the interest rate is significantly less. Cards like the BMO World Elite Mastercard have a purchase interest rate of 19.99%. However, this card only has a rate of 8.99%. That's right, 11% less than the average credit card.

Let's work out the numbers. You have a credit card with a \$10,000 debt and 19.99% interest rate. If you keep that debt for the whole year, you'll pay out \$1,999. However, with an interest rate of 8.99%, that total interest payment goes down to \$899. This'll save you over \$1,000 on interest payments.

Lastly, the card has an optional balance transfer interest rate of 1.99% on the first 6 months. Therefore, if you have a large balance on another card, you can transfer that balance over to this card and pay a significantly less interest payment. If you already have an Amex card with a large balance, consider changing to this card!

Want a lower interest rate? Apply

here: <https://www.americanexpress.com/ca/en/credit-cards/essential-credit-card/>

Scotia Momentum[®] Visa Infinite* Card

Special Offer

First year annual fee waived.¹



First year
annual fee
waived.¹



Concierge Service³

24/7

2018 MoneySense #1 cash-back rewards card

New to Canada?

No monthly account fees on a Scotia One™ chequing account for one year.

[Learn more](#)

Scotiabank Rewards
Calculator
[Calculate and Save](#)

Existing customer? [Apply now](#)

[Apply Now](#)

Fees, Rates & Other Information⁶

Annual Fee

\$99.00

\$30.00 each Supplementary Card

Interest Rates

19.99% / 22.99%

19.99% on purchases. 22.99% on cash advances, balance transfers and Scotia Credit Card Cheques

Credit Limit

\$5,000.00

Minimum

Next is a cashback card with a bit of an annual fee. However, this annual fee comes with a few notable benefits! The card we're talking about is the Scotia Momentum Visa Infinite Card. The annual fee on this card is lower than many other premium cards at \$99. However, if used correctly, you can gain copious amounts of cash back onto your card, offsetting any fees you may incur.

On all of your purchases, you can gain a 1% cashback. However, Scotia realizes that they need to stay competitive. Therefore, they are offering 4% cashback on the things that people spend the most money on. Gas and groceries. The cash back does not stop here! You can also earn 2% on all drug store and recurring bill payments. Set your phone payment to be taken out of your credit card every month and save 2%. This example is extremely practical since we, as Canadians, pay the highest phone bills.

Lastly, they offer various VIP treatments such as access to premier events and concerts. Did we also mention that the first year annual fee is rebated?

Get the card here: <https://www.scotiabank.com/ca/en/personal/credit-cards/visa/momentum-infinite-card.html>

Triangle™ World Elite Mastercard® makes life a whole lot easier

Meet the card that earns you the most Canadian Tire Money®, period. Collect 4% in Canadian Tire Money® at our great retailers, 5¢-7¢ per litre at Gas+ and participating Husky stations, PLUS 3% at grocery stores.

NO ANNUAL FEE



The Triangle World Elite Mastercard is the most niche card on this list as it caters towards people who shop at Canadian Tire. Therefore, if you frequent Canadian Tire a lot, this card is for you! The card has no annual fee and the typical 19.99% purchase interest rate that you get from other cards.

Since this is a cashback card you will be receiving a rebate on your purchases. However, all the cashback you will accumulate will be in the form of Canadian Tire Money. Using this card at Canadian Tire and their affiliates (Sport Chek, Atmosphere, Sports Rousseau, Hockey Experts, L'Entrepôt du Hockey and participating Mark's/L'Équipeur and Sports Experts stores) will earn you 4% cashback.

Shopping at grocery stores (excluding Costco and Walmart) will earn you 3% cashback. Furthermore, if you fill up your gas at Gas+ and participating Husky stations, you will earn 5 - 7 cents per 1 liter. Therefore, there is a lot of earning potential within this card.

Fortunately, there are many more perks to this card that were not listed here. To find out what these other perks are and to apply for this card, click here: <https://triangle.canadiantire.ca/en/credit-cards.html>

Scotiabank Platinum American Express® Card

Earn 30,000 bonus Scotia Rewards points upon first purchase¹



Earn 4 Scotia Rewards points on every \$1 you spend at eligible gas stations, grocery stores, on dining and entertainment.²

4x



Book and redeem for travel anywhere, anytime, with no travel restrictions^{3,4}



Enjoy luxury travel privileges for your journey



New to Canada?
No credit history needed.

See your travel rewards
and save

Existing customer? [Apply now](#)

[Apply Now](#)

[Find a branch](#)

[Calculate and Save](#)

Fees, rates & other information⁸

Annual Fee

\$399.00

\$99.00 each Supplementary Card

Interest rates

19.99% / 22.99%

19.99% on purchases. 22.99% on cash advances, balance transfers and Scotia Credit Card Cheques

Credit Limit

\$10,000.00

Minimum

For the final credit card, I thought it would be advantageous to list one of the most premium cards that you can get. With an average interest rate, the Scotiabank Platinum American Express Card has an exceptionally high annual fee of \$399. As you can expect, this card has a lot of advantages that you could only find in a card of this magnitude.

First, you earn 30,000 bonus points 60 days after your first purchase which means that there is no minimum spending limit. The card gives you the ability to earn 4 points per dollar (on the first \$100,000 spent every year) on eligible gas, grocery, dining and entertainment purchases. All other purchases are 1 point per dollar. Also, you can convert your accumulated Scotia Rewards points to scene points!

Second, you're able to book travel to anywhere without any travel restrictions. It is very common for travel cards to have restrictions when redeeming points for travel, making this a valuable asset. While traveling, you'll have access to exclusive benefits like a concierge service, airport lounges, Hertz #1 Club Gold membership, and various merchandise. Furthermore, you'll be able to receive discounts/special offers on hotels, vacation packages, car rentals, and many more!

Lastly, you'll have access to extensive travel insurance coverage. This is the factor that usually makes cards like these so expensive as they carry a lot of value in such a little card. These insurances can cover things like lost luggage, delayed/canceled trip and even extensive medical insurance!

For more information about this card and its value, learn more here: <https://www.scotiabank.com/ca/en/personal/credit-cards/american-express/platinum-card.html>