



ratehub

1.6M

Monthly pageviews
on RateHub.ca

Fast Facts

- Founded in 2010
- Financial comparison website
- Compare mortgages, credit cards, everyday banking and investing products

Best Travel Credit Cards in Canada

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Do you want to travel more for less? Use a travel rewards credit card for your everyday purchases to earn travel points, which can later be redeemed for flights, hotels and a number of other related expenses. Input your spending, then compare, find and apply for the best travel rewards credit card in Canada.

Rewards
 Low Interest
 Balance transfer
 Secured




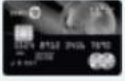

Annual fee: Bank/issuer:

Income: My card is for:

Rewards: Rewards program:

Network: Monthly spending:

Monthly spending by category

Credit card	Interest Rate	Annual fee	Net reward (1st year)	
 sponsored World Elite® MasterCard* View details	19.99%	\$150	\$466 <small>\$316 thereafter</small>	Apply now
 Scotiabank Gold American Express Card View details	19.99%	\$99	\$790 <small>\$441 thereafter</small>	Apply now
 The Starwood Preferred Guest Credit Card from American Express View details	19.99%	\$120	\$727 <small>\$201 thereafter</small>	Apply now
 BMO World Elite MasterCard* View details	19.99%	\$150	\$617 <small>\$417 thereafter</small>	Apply now
 Capital One® Aspire Travel™ World Elite MasterCard* View details	19.8%	\$150	\$610 <small>\$210 thereafter</small>	Apply now

- Cards by Type
- Rewards
 - Travel Rewards
 - Cash Back Rewards
 - Store Credit Rewards
 - Other
 - Reward Programs
 - Providers
 - Calculators
 - Education
 - Best Credit Cards

500,000
 Canadians a month
 SAVE MONEY AND MAKE BETTER FINANCIAL DECISIONS USING RATEHUB.CA
[Join our weekly newsletter for tips.](#)

Scotiabank Gold American Express Card



First year rewards

$$\begin{matrix} \$250 & + & \$540 & - & \$0 & = & \$790 \end{matrix}$$

SPENDING BONUS SPENDING REWARDS ANNUAL FEE (1ST YR WAIVED) [Apply now](#)

Card details

Network: American Express

Provider: Scotiabank

Card type: Rewards

Fees & interest

Annual fee: \$99

Interest Rate: 19.99%

Cash advance: 22.99%

Balance transfer: 22.99%

Eligibility

Income: Any amount

Family income: Any amount

- Be a permanent Canadian resident
- You have not declared bankruptcy in the past seven years
- Have reached the age of majority in the province in which you live (18 yrs in AB, MB, ON, PE, QA, SK. 19 yrs all others)

Rewards

Points calculator

Redeeming points

Insurance benefits

Earn points on each dollar you spend

- Gas: **4 points per dollar**
On the first \$50,000 in purchases per year; 1 point per dollar thereafter.
- Groceries
- Entertainment
- Restaurants
- Everything else: **1 point per dollar**

Get more details

- Earn 25,000 Scotia Rewards bonus points, with \$750 in everyday purchases within the first three months - worth \$250 in travel (for accounts opened by April 30, 2017)
- Use your points to purchase travel online or over the phone through our full-service travel agency. Or book your own travel using your card and go online to redeem points for the purchase
- Receive discounts and other special offers on hotels, airfare, car rentals, cruises and vacation packages
- Complimentary Concierge Services
- Access to Priority Pass Lounges worldwide

We're More Than Just Point Comparisons

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The Value of an Aeroplan Mile

The dollar value of 1 Aeroplan mile is **\$0.0120**

Dollar value of 1 mile	Flexibility of miles	Can miles cover taxes and fees?
\$0.0120	Medium	Yes

Aeroplan is one of the most popular loyalty programs in Canada. Many banks like CIBC, TD and American Express offer a variety of different Aeroplan credit cards; so make sure you do your research because the annual net reward of each card will vary.

RateHub Recommends:
TD Aeroplan Visa Infinite



- Earn up to 1.5 points per dollar
- Welcome bonus of up to 30,000 Aeroplan Miles
- 50% 1st Year Annual Fee Rebate (Primary Cardholder only) - \$60 value

Apply now

500,000 Canadians a month

Value of Miles Flexibility Taxes & Fees Maximize your points

Value of Miles Flexibility Taxes & Fees Maximize your points

Best Way to Use Your Aeroplan Miles

The value of your Aeroplan miles depends on what rewards you redeem your Aeroplan miles for. The math to determine the average value of an Aeroplan mile can be seen in the tab "Value of Miles". Some flights offer you very little value for your miles and if you think you'll fly in the near future, it's worth saving your Aeroplan miles for more valuable destinations. In this post we will go over several techniques that can be used to maximize the value of your Aeroplan miles.

Maximization Rules

- Compare your redemption value to the Aeroplan benchmark
- Redeem for flights in the most valuable regions
- Compare Airlines and Taxes
- Consider Booking Market Fare
- Avoid other redemption options such as hotels, rental cars and gift certificates

Value of Miles Flexibility Taxes & Fees Maximize your points

How much are your Aeroplan Points worth?

Before we begin, it is important to note that Aeroplan "Miles" and "Points" are the same and will be used interchangeably.

Aeroplan charges you a fixed number of miles based on the region you're flying to. RateHub has created an Aeroplan flight rewards chart outlining the value of an Aeroplan mile if redeemed for a flight in each of the following regions:

Flight Region	Miles Required	Average Value of a Mile (RateHub analysis)	Value of Region
Canada & Continental USA Short-haul	15,000	\$0.0070	Bad
Canada & Continental USA Long-haul	25,000	\$0.0198	Good
Mexico	40,000	\$0.0110	Medium
Caribbean & Central America	40,000	\$0.0123	Medium
Hawaii	45,000	\$0.0160	Good
Northern South America	50,000	\$0.0142	Good
Southern South America	60,000	\$0.0132	Good
Europe 1	60,000	\$0.0061	Bad
Europe 2	75,000	\$0.0077	Bad
Asia 1	75,000	\$0.0119	Medium
Middle East & North Africa	80,000	\$0.0090	Bad
Australia, New Zealand & South Pacific	90,000	\$0.0215	Good
Asia 2	90,000	\$0.0122	Medium
Indian Subcontinent	100,000	\$0.0093	Bad
East, West & South Africa	100,000	\$0.0088	Bad
Total Average		\$0.0120	


On average you receive the most value for your Aeroplan miles by flying to the Australia, New Zealand & South Pacific region. The most costly flight region to redeem Aeroplan miles for is the Canada & Continental USA Short-haul region.

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Purchase and Travel Insurance

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Scotiabank Gold American Express Credit Card

Apply now

Keep track of your Insurance coverage by downloading a **pocket-sized summary** of the table below.
*Make sure to unclick "Fit to page" when printing, so you get a summary that can fit in your wallet!

Travel Accident Insurance ⓘ	Car Rental Insurance ⓘ	Purchase Security ⓘ	Extended Warranty ⓘ	Trip Cancellation ⓘ	Price Protection ⓘ
See Below	\$65,000	Within 90 days of purchase	Up to 1 year	\$2,500 per person \$10,000 per trip	\$100 per item \$500 per year
Trip Interruption & Delay ⓘ	Flight Delay ⓘ	Travel Medical Emergency ⓘ	Lost Baggage ⓘ	Delayed Baggage ⓘ	Hotel/Motel Burglary ⓘ
\$2,500 per person \$10,000 per trip	\$500 per person (4+ hour delay)	\$1,000,000 25 days (Under 65) 10 days (65 or Over)	\$1,000 per trip	\$1,000 per trip (4+ hour delay)	\$1,000 per person

Select an insurance type in the drop-down menu to get more details:

Travel Accident Insurance ▾

- Cards by Type ▾
- Reward Programs ▾
- Providers ▾
- Calculators ▾
- Education ▾
- Best Credit Cards ▾

SCOTIABANK GOLD AMERICAN EXPRESS



Travel Accident Insurance	\$500,000
Car Rental Insurance	\$65,000
Trip Cancellation	\$2,500 per person \$10,000 per trip
Trip Interruption and Delay	\$2,500 per person \$10,000 per trip
Flight Delay	\$500 per person (4+ hour delay)
Travel Medical Emergency	\$1,000,000 25 days (Under 65) 10 days (Over 65)
Bag Loss Insurance	\$1,000 per trip
Bag Delay Insurance	\$1,000 per trip (4+ hour delay)
Hotel/Motel Burglary	\$1,000 person

1.877.391.7507 @ScotiabankHelps

Travel Accident Insurance

If you, your spouse, or your dependent child sustain any of the losses below while occupying a common carrier, or while at the airport, terminal or station at the beginning/end of your trip, you are eligible for the corresponding benefit amount.

Coverage is activated when you charge the fare for the common carrier to your Scotiabank Gold American Express Card. The maximum benefit payable for loss resulting from any one occurrence is **\$1,000,000**

Accidental Loss of:	Amount of Benefit	
	Cardmember or Spouse	Dependent Child(ren)
Life	\$500,000	\$50,000
Total and Permanent Disability	\$500,000	\$500,000
Both hands or both feet	\$500,000	\$500,000
One foot or one hand and the entire sight of one eye	\$500,000	\$500,000
Sight of both eyes	\$500,000	\$500,000
One hand and one foot	\$500,000	\$500,000
Speech and hearing	\$500,000	\$500,000
One hand or one foot	\$250,000	\$250,000
Sight of one eye	\$250,000	\$250,000
Speech	\$250,000	\$250,000
Hearing	\$250,000	\$250,000

Note: Benefits are payable when an insured person has been totally and permanently disabled for 365 consecutive days.

Limitations & Exclusions

This policy does not cover any loss caused by or resulting from:

- Intentional self-inflicted injuries
- Suicide or attempted suicide, whether sane or insane

Get involved with RateHub.ca!

Affiliate Partnership

Why should you join?

- Earn extra money for your travels
- Easy integration
- Hassle free, passive income
- Offer more value to your users

For more information, contact:

Idriss Bouhmouch
idriss@ratehub.ca

Find the best rewards credit card for you

Compare store credit, travel rewards and cash-back credit cards

by **MoneySense staff**

December 22nd, 2016

Online only.



Find the best store credit, travel rewards or cash-back credit card for you. Just input your income, preferences, and monthly spending and the *MoneySense* Credit Card Finder will give you a comparison of all your options so you can apply for the Visa, Amex or Mastercard that works for you.

Make sure to check out our ranking of [Canada's Best Credit Cards 2016](#) to learn more.

Rewards **Low interest** Balance transfer Secured

Annual fee:	<input type="text" value="I don't mind"/>	Bank/issuer:	<input type="text" value="All providers"/>
Income:	<input type="text" value="\$80,000"/>	My card is for:	<input type="text" value="Personal"/>
Rewards:	<input type="text" value="All reward types"/>	Rewards program:	<input type="text" value="All programs"/>
Network:	<input type="text" value="All networks"/>	Monthly spending:	<input type="text" value="\$1,500"/>

[Monthly spending by category](#)

Credit card	Interest Rate	Annual fee	Net reward (1st year)	
Scotiabank Gold American Express Card	19.99%	\$99	\$790 \$441 thereafter	View details Apply now

Content Partnership

Need content?

- Expertise on travel hacking with credit cards, budgeting and other general personal finance topics
- Take advantage of our in-house designer and content team to create beautiful infographics and images

Interview Opportunities

- Branding for you, plus links to your blog
- Increased exposure for your blog
- Potential content exchanges

For more information, contact:

Kayla Reyes
kayla@ratehub.ca



Barry Choi

Barry Choi is a personal finance and budget travel expert at MoneyWeHave.com. He has been quoted by media in Canada and the United States, including The Financial Post, The Toronto Star, Business Insider, The Globe and Mail, and has appeared on HuffPost Live.



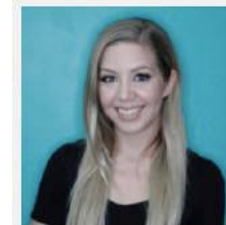
Jordann Brown

Jordann is a freelance writer and founder of the personal finance blog, My Alternate Life. She writes about personal finance, real estate and has been the marketing manager at a small renewable energy firm for the past four years.



Daniel Teo

Daniel writes about personal finance and travel at www.urbandepartures.com. It's his mission to make money management easier. He believes in setting finances on autopilot so people can focus on what they care about: having fun.



Bridget Casey

After graduating from the University of Alberta with a BSc, Bridget Eastgaard realized she had over \$21,000 of student loan debt. She started her career and began putting large lump sums down on it, while building her investment portfolio and saving for retirement. She paid off her debt in less than 2 years, which she wrote about on her blog. Bridget is now completing her MBA at the University of Calgary, and wants to help her readers build happy (and wealthy) lives.

Scavenger Hunt

How To Play



1. There will be 12 credit card questions covering SPENDING, BOOKING and DESTINATION
2. Use your "Screenshots" booklet to answer all the questions
3. Read carefully, and look at the details of each card

How To Win

Each question is worth 1 point

x10 points if you're the first player to have all questions correct

x9 points if you're the second player to have all questions correct

... and so on

You have 30 minutes!

Prizes

Scavenger Hunt

GRAND PRIZE: 1 Prize of \$500

Runners Up: 5 Prizes of \$100

Social Media

Give us your passport!

5 Draw Prizes: 5 Prizes of \$100 + \$250 to contest out to your audience