



U.S. Dollar Credit Cards

*A U.S. dollar credit card
might be for you if:*

- You often shop in the United States
- You have a U.S. bank account from which you can pay your credit card bill



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The information contained in this table is updated periodically by FCAC. Financial institutions can change the costs as well as the terms and conditions of their products at any time. Contact the financial institutions directly if you wish to obtain the latest information on their products.

Issuer / Name of Card	Minimum Personal Income Required (\$)	Minimum Credit Limit (\$)	Annual Interest Rate			Minimum Payment (\$ or % of outstanding balance)	Annual Fees		Reward Program	Rewards and Benefits ³						
			Purchases (%) ¹	Cash Advances (%)	Balance Transfers (%) ²		First Card (\$)	Extra Cards (\$)		Travel Insurance						Purchase Protection and Extended Warranty
										Accident	Trip Cancel. and/or Interrup.	Medical	Car Rental	Flight Delay	Baggage	
BMO Bank of Montreal <i>BMO U.S. Dollar MasterCard</i>	Not specified	500	19.50	19.50	19.50	2%	US \$25	Free		✓	✓	✓	✓	✓	✓	✓
CIBC <i>U.S. Dollar VISA Card</i>	15,000	US \$500	19.50	19.50	19.50	\$10 or 2.1%, whichever is greater	US \$35	Free		✓						
RBC Royal Bank <i>U.S. Dollar VISA Gold</i>	15,000	US \$5,000	19.99	19.99	19.99	\$10 + fees + interest or outstanding balance, whichever is less	US \$65	US \$30	Points toward travel, merchandise, gift certificates/cards, RBC Financial™ rewards or charitable donations ⁴	✓	✓		✓		✓	✓
TD Canada Trust <i>TD U.S. Dollar VISA</i>	12,000	US \$2,000	19.75	21.50	21.50	\$10 plus interest and fees	\$39	Free		✓	✓ ⁵	✓	✓		✓	✓

✓ This option is offered for an additional fee. ✓ This option is included in the annual card fee.

1 If the grace period does not apply, the interest on purchases is calculated from the date of purchase of the item or, in some cases, the date the item is posted to your account.
 2 Unless otherwise specified, for cash advances or balance transfers, interest is calculated from the date funds are borrowed. There is no grace period.
 3 This is not a complete list of all rewards and benefits offered by credit card issuers. For more details about other rewards and benefits that are offered for additional fees, check with the credit card issuer.

4 RBC Financial™ Rewards is a suite of RBC Royal Bank lending and investing vouchers. RBC Rewards points can be redeemed to pay down a RBC Mortgage, a RBC Homeline Plan, a RBC Royal Creditline, or a RBC Personal loan faster. RBC Rewards points can also be redeemed toward a Registered Retirement Savings Plan (RRSP) or a Registered Education Savings Plan (RESP) with the Royal Bank of Canada, RBC Dominion Securities Inc. or RBC Direct Investing Inc.
 5 Trip interruption only.



How You Can Reach Us

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