

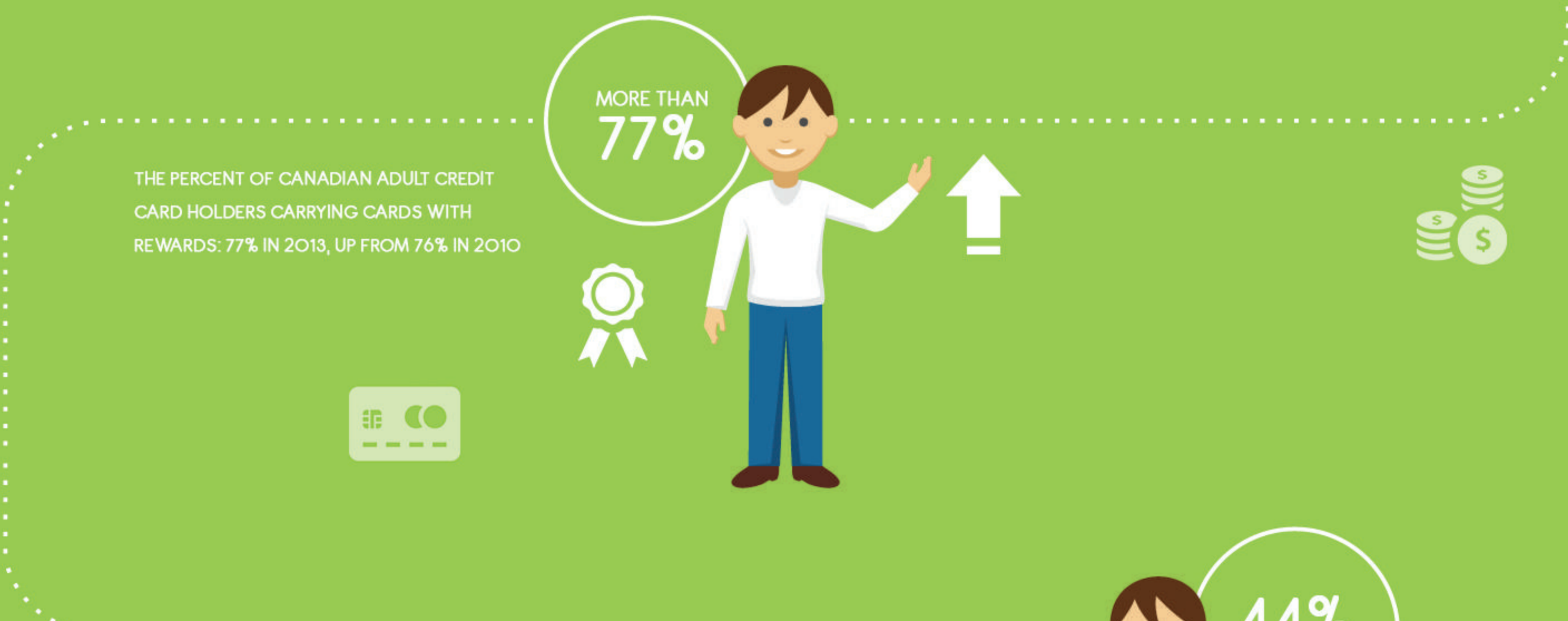
60% OF CANADIANS

60% OF CANADIANS PAY THEIR CREDIT CARD BALANCE IN FULL EACH MONTH - THEIR INTEREST RATE IS ZERO



MORE THAN 77%

THE PERCENT OF CANADIAN ADULT CREDIT CARD HOLDERS CARRYING CARDS WITH REWARDS: 77% IN 2013, UP FROM 76% IN 2010



44% AND DROPPING

FEWER EVERY YEAR
CANADIAN ADULT CREDIT CARD HOLDERS CARRYING NON-REWARD CARDS: 44% IN 2013, DOWN FROM 54% IN 2010

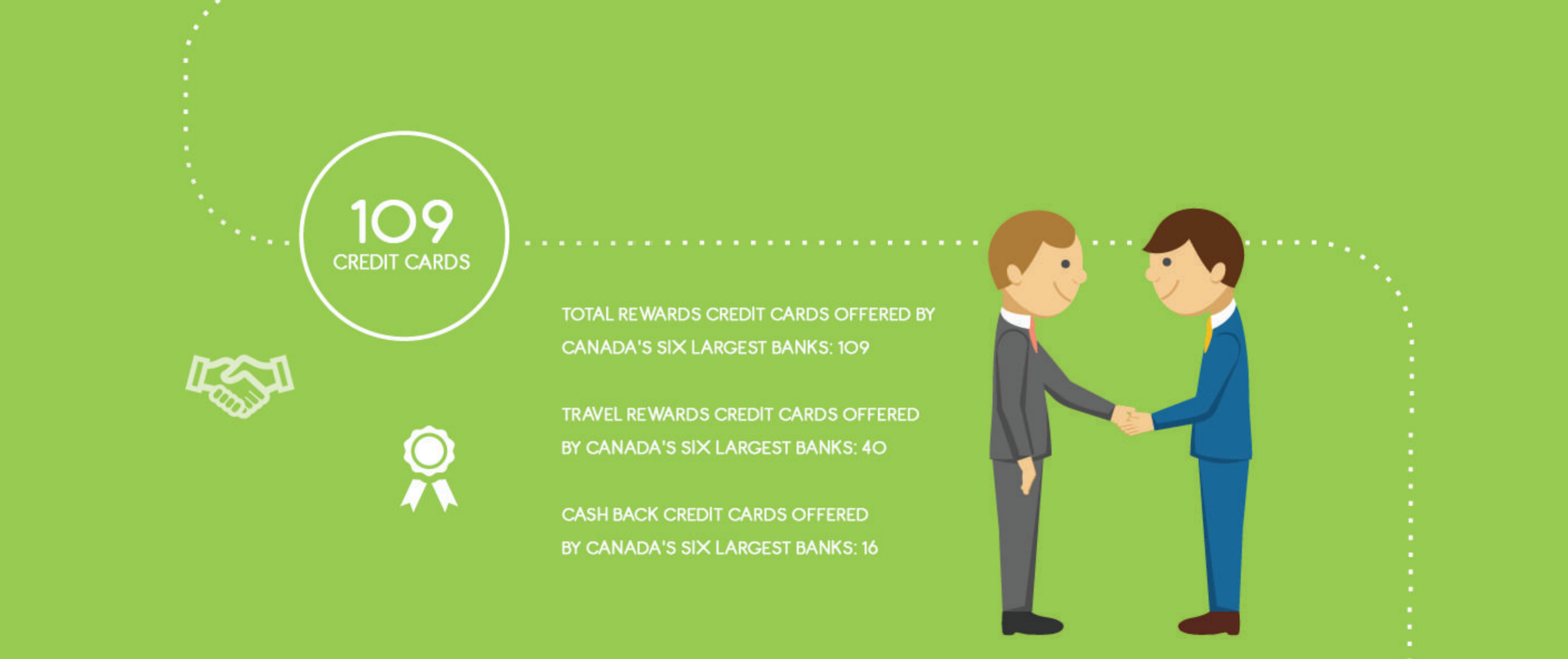


109 CREDIT CARDS

TOTAL REWARDS CREDIT CARDS OFFERED BY CANADA'S SIX LARGEST BANKS: 109

TRAVEL REWARDS CREDIT CARDS OFFERED BY CANADA'S SIX LARGEST BANKS: 40

CASH BACK CREDIT CARDS OFFERED BY CANADA'S SIX LARGEST BANKS: 16



68% OF CANADIAN CREDIT CARDS

REWARD PROGRAMS
IN 2013, 68% OF CANADIAN CREDIT CARD HOLDERS SAID CREDIT CARD REWARDS PROGRAMS WERE IMPORTANT TO THEM; YET 27% ADMITTED THEY DON'T UNDERSTAND WHAT THEIR REWARDS PROGRAM OFFERS AND A FURTHER 11% FELT CONFUSED OR OVERWHELMED BY AVAILABLE CHOICES



9 OUT OF 10 CANADIANS

IN 2013, 9 OUT OF 10 CANADIAN ADULTS COLLECTED REWARDS POINTS OR MILES FROM AN AVERAGE OF 3 DIFFERENT LOYALTY PROGRAMS

90% OF CANADIANS

