

sfaic Bank Canada Green Card

Initial Credit Limit	\$500
Annual interest rates	<p>These interest rates are in effect the day your account is activated.</p> <p>Purchases: 15.00% Cash advances: 22.5% Balance transfers: 22.5%</p> <p>Your interest rate will increase to 24.99 % on your next statement if you: Do not make your minimum payment by the payment due date and you have not paid it by the date we prepare your next statement 2 or more times in any 12 month period. This will take effect in the third statement period following the missed payment that caused the rate to increase.</p>
Interest-free grace period	<p>21 days</p> <p>When you use the card to make purchases you will benefit from an interest-free grace period of at least 21 days if you pay off your balance in full by the due date.</p> <p>There is no interest-free period on cash advances or balance transfers.</p>
Determination of interest	<p>If interest is charged, it is calculated on your daily average balance and charged monthly to your account on the last day of your billing cycle.</p>
Minimum payment	<p>3% or \$10</p> <p>Your minimum payment will be the greater of 3% of the outstanding balance owing as shown on your monthly statement, or \$10.</p>
Foreign currency conversion	<p>2%</p> <p>We will bill you in Canadian currency if you use your credit card account to make transactions in foreign currency. We will convert the amount directly to Canadian dollars at the exchange rate in effect at the time we post the transaction to your credit card account.</p> <p>When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion rate of 2% for each foreign currency transaction.</p>
Annual fee	<p>NO ANNUAL FEE</p> <p>There will be no extra charge on your first statement and no annual fees.</p>
Other fees	<p>To be charged on the day the transaction occurs:</p> <p>Cash advance: \$5 Over the credit limit: \$20 Balance transfer: 1% of the amount transferred Extra copy of your monthly statement: \$2</p>

Rewards for the sfaic Bank Green Card include:

- Student Price Discounts & Rewards

sfaic Bank Canada Blue Card

Initial Credit Limit	\$2,000
Annual interest rates	<p>These interest rates are in effect the day your account is activated.</p> <p>Purchases: 18.00% Cash advances: 19.5% Balance transfers: 19.5%</p> <p>Your interest rate will increase to 24.99 % on your next statement if you: Do not make your minimum payment by the payment due date and you have not paid it by the date we prepare your next statement 2 or more times in any 12 month period. This will take effect in the third statement period following the missed payment that caused the rate to increase.</p>
Interest-free grace period	<p>21 days</p> <p>When you use the card to make purchases you will benefit from an interest-free grace period of at least 21 days if you pay off your balance in full by the due date.</p> <p>There is no interest-free period on cash advances or balance transfers.</p>
Determination of interest	<p>If interest is charged, it is calculated on your daily average balance and charged monthly to your account on the last day of your billing cycle.</p>
Minimum payment	<p>3% or \$10</p> <p>Your minimum payment will be the greater of 3% of the outstanding balance owing as shown on your monthly statement, or \$10.</p>
Foreign currency conversion	<p>2%</p> <p>We will bill you in Canadian currency if you use your credit card account to make transactions in foreign currency. We will convert the amount directly to Canadian dollars at the exchange rate in effect at the time we post the transaction to your credit card account.</p> <p>When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion rate of 2% for each foreign currency transaction.</p>
Annual fee	<p>\$35</p> <p>To be charged on your first statement and annually on the anniversary date of your first statement.</p>
Other fees	<p>To be charged on the day the transaction occurs:</p> <p>Cash advance: \$5 Over the credit limit: \$20 Balance transfer: 1% of the amount transferred Extra copy of your monthly statement: \$2</p>

Rewards for the sfaic Bank Blue Card include:

- Travel Rewards & Points

sfaic Bank Canada Gold Card

Initial Credit Limit	\$5,000
Annual interest rates	<p>These interest rates are in effect the day your account is activated.</p> <p>Purchases: 14.99% Cash advances: 19.99% Balance transfers: 19.99%</p> <p>Your interest rate will increase to 24.99 % on your next statement if you: Do not make your minimum payment by the payment due date and you have not paid it by the date we prepare your next statement 2 or more times in any 12 month period. This will take effect in the third statement period following the missed payment that caused the rate to increase.</p>
Interest-free grace period	<p>21 days</p> <p>When you use the card to make purchases you will benefit from an interest-free grace period of at least 21 days if you pay off your balance in full by the due date.</p> <p>There is no interest-free period on cash advances or balance transfers.</p>
Determination of interest	<p>If interest is charged, it is calculated on your daily average balance and charged monthly to your account on the last day of your billing cycle.</p>
Minimum payment	<p>3% or \$15</p> <p>Your minimum payment will be the greater of 3% of the outstanding balance owing as shown on your monthly statement, or \$15.</p>
Foreign currency conversion	<p>2%</p> <p>We will bill you in Canadian currency if you use your credit card account to make transactions in foreign currency. We will convert the amount directly to Canadian dollars at the exchange rate in effect at the time we post the transaction to your credit card account.</p> <p>When the transaction is posted to your account, in addition to the exchange rate, you will be charged a foreign currency conversion rate of 2% for each foreign currency transaction.</p>
Annual fee	<p>\$100</p> <p>To be charged on your first statement and annually on the anniversary date of your first statement.</p>
Other fees	<p>To be charged on the day the transaction occurs:</p> <p>Cash advance: \$5 Over the credit limit: \$20 Balance transfer: 1% of the amount transferred Extra copy of your monthly statement: \$2</p>

Rewards for the sfaic Bank Gold Card include:

- 1% Cash Rebate
- Additional Protection/Travel Insurance