

**Business Card Rewards: Competitive Analysis for "More Choice. More Rewards."**

Financial Institution	Credit Card/Reward Program												
	ATB Financial	RBC	TD	BMO	CIBC	National Bank	VanCity	American Express	American Express	Scotiabank	Capital City	Canadian Western Bank	HSBC
Rewards Program Name	My Business Rewards	RBC Rewards	TD Points	AIR MILES	Aeroplan	Premia Rewards	My VISA Rewards	Membership Rewards	AIR MILES	N/A	N/A	N/A	N/A
<b>Certificates</b>													
Gift Certificates	✓	✓		✓	✓	✓	✓	✓	✓				
<b>Electronics</b>													
Electronics	✓	✓		✓	✓	✓	✓	✓	✓				
TV & DVD players	✓						✓						
Musical Instruments	✓												
Portable Audio & Video	✓						✓						
Photography	✓			✓			✓		✓				
<b>House &amp; Home</b>													
Kitchen appliances	✓	✓		✓	✓		✓	✓	✓				
Beauty / Personal Care	✓	✓		✓	✓	✓	✓	✓	✓				
Jewelry	✓	✓				✓	✓						
Linens	✓	✓					✓						
Kitchen ware	✓	✓		✓	✓	✓	✓		✓				
Household tools	✓	✓		✓		✓	✓		✓				
Furniture							✓						
<b>Leisure</b>													
Sports & Leisure equipment	✓	✓		✓	✓	✓	✓	✓	✓				
Toys & Games	✓			✓			✓		✓				
Exercise Equipment	✓						✓						
Patio	✓	✓					✓	✓					
Camping	✓						✓						
Entertainment				✓	✓		✓	✓	✓				
<b>Office Essentials</b>													
Office Furniture	✓												
Office electronics	✓						✓						
Phones	✓						✓						
Office equipment	✓												
<b>Tools &amp; Outdoor Equipment</b>													
Off-road vehicles	✓												
Yard maintenance	✓						✓						
Tools	✓						✓	✓					
<b>Travel &amp; Accessories</b>													
Luggage	✓	✓		✓		✓	✓	✓	✓				
Hotels	✓	✓	✓	✓	✓	✓	✓	✓	✓				
Flights	✓	✓	✓	✓	✓	✓	✓	✓	✓				
Car rental	✓	✓	✓	✓	✓		✓	✓	✓				
Rail	✓	✓		✓			✓		✓				
Package Vacations	✓	✓	✓	✓	✓	✓	✓	✓	✓				
Flight coupons	✓							✓					
<b>Miscellaneous</b>													
Children		✓						✓					
Charitable Donation		✓			✓	✓	✓	✓					
Convert Points					✓								
Financial Products		✓				✓	✓	✓					
Long Distance													
Pets				✓			✓		✓				
<b>Categories in Program</b>	<b>31</b>	<b>19</b>	<b>4</b>	<b>17</b>	<b>14</b>	<b>13</b>	<b>31</b>	<b>19</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

\* Only Small Business / Agri Cards (I.e. assuming not Personal or Corporate Cards being used by small business; Personal and Corporate cards have not been included in the comparison above although small business might use these cards.)

\* Not considering programs like VISA Savings for Business, Business Savings Programs, RBC Royal Bank Discounts and Savings Program, Cash back rewards and rebates, CIBC Club Travel Privileges, etc.

\* Not considering such things as if you convert your points to another point system . E.g. exchanging RBC Points for Esso Extra Points or exchanging one kind of travel miles for another, etc.

\* Some programs concentrate rewards in a small number of categories and as such may not appear to offer rewards in some categories

\* Note: Scotiabank, Canadian Western Bank, HSBC and Capital City Savings do not offer rewards programs on business credit card products.

\* Note: To qualify for an account with VanCity you must be a resident of British Columbia and therefore they are not in direct competition with ATB Financial