

# Welcome to Points & Miles Travel Hacking (For Canadians!)

# What Are Points and Miles?

- Points and miles are rewards earned through travel, credit cards, and promotions.
- They can be redeemed for flights, hotels, upgrades, and more.
- Some points can only be redeemed for a particular airline or hotel, some are transferable to one or more programs, and some are “cash-equivalent currencies)

# Why Start Collecting Points?

- Enjoy luxury experiences: business class flights, 4 and 5-star hotels for the price of economy
- Take advantage of money you have to spend anyway.
- Strategically pursue airline & hotel loyalty status, to travel more comfortably and with less stress
- You don't have to be a frequent traveller to benefit

# Types of Reward Programs that are relatively easily accessible in Canada

- Airline: Aeroplan (Air Canada), WestJet Rewards
- Hotel: Marriott Bonvoy, Hilton Honors
- Bank: RBC Avion, CIBC Aventura, BMO Rewards, Scene+, TD Rewards, MBNA rewards
- Coalition: AIR MILES
- Extra Special: American Express:

# Best Starter Credit Cards (2025)

- Amex Cobalt: Great for food & travel, earns flexible MR points
- TD Aeroplan Visa Infinite: Direct Aeroplan earn
- RBC Avion Visa Infinite: Flexible transfers (Avios, Asia Miles, etc.)
- Scotiabank Gold Amex: Strong earn rates + no FX fees

## **Higher-End CC (more benefits, accelerated earn):**

- The card I am never without: American Express platinum card
- Focus on Air Canada: TD or CIBC or Amex Aeroplan VIP
- Focus on American Airlines, or British Airways: RBC Avion VIP

## *For those with access to US credit cards:*

- Chase Aeroplan, Chase Sapphire (Reserve or Preferred), Hyatt
- Amex platinum, gold or business platinum
- Citi Strata Elite or AA world elite
- BOA Alaska world elite

# How to Earn Points Faster

- Use the right credit card for each purchase category
- Take advantage of welcome bonuses
- Use shopping portals (Aeroplan eStore, Rakuten, etc.)
- Refer friends, set up recurring bills (Chexy, paypower, Paysimply)

# How to Redeem Points Wisely

- Learn award charts and spot “sweet spots”
- Book in advance, stay flexible with travel dates
- Avoid poor-value redemptions (like merchandise or gift cards)
- Transfer points to airline/hotel partners for better value.
- The value of American express and other transferable currencies.
- Keep an eye out for transfer bonuses (RBC, Amex, CIBC)

# Avoid These Common Mistakes

- Hoarding points — they lose value over time
- Paying interest on credit cards
- Redeeming for low-value options
- Ignoring additional credit card benefits

# Other Credit Card Ancillary Benefits

- Use Aeroplan for domestic and international travel (great partner network)
- Watch for Amex transfer bonuses
- Look for opportunities to gain higher spend on your cards e.g. authorized users, PayPower, taxes, buying gold
- No FX fee cards can save \$\$\$ when spending abroad

# Travel Insurance Benefits

- Emergency Medical Insurance (Out-of-Province)
- Trip Cancellation & Interruption
- Flight Delay, Baggage Loss/Delay
- Rental Car Collision Damage Waiver (CDW)
  
- Often included with premium travel cards like Amex Platinum, TD Aeroplan VIP, BMO World Elite.

# Purchase Protection & Extended Warranty

- Purchase Protection: Covers damage/theft (typically 90–120 days)
- Extended Warranty: Doubles manufacturer warranty up to 1 extra year
- Applies to most major cards — especially Visa Infinite and World Elite Mastercards

# Lounge Access & Airport Perks

- Priority Pass or LoungeKey access
- Maple Leaf Lounge access (select Aeroplan cards)
- NEXUS rebate credits (often \$50–100 value)
- VIP airport experience with Amex Platinum/Cobalt or Visa Infinite Privilege

# 4. Hotel & Rental Car Elite Perks

- Hotel status (Marriott and HiltonGold with Amex Platinum)
- Room upgrades, early check-in, late checkout
- Free breakfast or welcome gifts
- Preferred rates and upgrades with Avis, Hertz, National

# 5. No Foreign Transaction Fees

- Save 2.5% on all non-CAD purchases
- Great for frequent international travelers or online shopping
- Scotiabank Gold Amex

# 6. Concierge & Lifestyle Services

- - 24/7 concierge support: dining, travel, tickets, gifts
- - Personal assistants via Amex Platinum or Visa Infinite Privilege
- - Event access: presales, VIP packages, curated experiences

# 7. Exclusive Discounts & Offers

- - Access to Front Of The Line by Amex
- - Mobile device protection (select cards like CIBC, TD)
- - Bonus partner offers (Uber, DoorDash, Netflix rebates, etc.)
- - Regular targeted spend offers (e.g. Shop Small, statement credits)

# 8. Credit Building & Financial Tools

- - Improves credit score with responsible use
- - Budgeting tools, expense categorization apps
- - Alerts, fraud protection, and virtual cards for security
- - Free credit score tracking (e.g., BMO, Scotiabank, RBC apps)

# Next Steps: How to Begin

- Pick your primary program (Aeroplan, Amex MR, etc.)
- Get 1–2 starter credit cards
- Track your points (e.g. AwardWallet)
- Start planning a dream trip and work backwards!

# Helpful Websites (no endorsement)

## Canada:

- Points Miles and Bling (community focus, welcoming to beginners – Sarah referral)
- Prince of Travel – good beginner articles
- Flytrippers – English & French

## US

- Frequent Miler
- One Mile at a Time
- Loyalty Lobby
- The Points Guy (but he is sleazy)
  
- My website (don't be disappointed): [Upgradeurtravel.com](http://Upgradeurtravel.com)