

Desired Vacation Activities

Q8. Which of the following would you like to do as part of your next vacation?

	Card Held								Past Redemptions						
	Total	Amex	CIBC	BMO	RBC	Scotiabank	TD	Other	Flights	Other Travel	Merchandise	Gift cards/gift certificates	Financial rewards	Other	None
Base: All respondents	2086	470	657	103	352	66*	170	860	1195	465	615	568	92*	61*	304
Take a boat tour	907	217	270	53	160	37	86	371	548	222	279	267	37	26	122
	43.5%	46.2%	41.1%	51.5%	45.5%	56.1%	50.6%	43.1%	45.9%	47.7%	45.4%	47.0%	40.2%	42.6%	40.1%
				B		BG	B			N					
Visit a winery	822	205	267	44	156	23	72	331	492	199	265	232	39	29	116
	39.4%	43.6%	40.6%	42.7%	44.3%	34.8%	42.4%	38.5%	41.2%	42.8%	43.1%	40.8%	42.4%	47.5%	38.2%
Schedule a massage or spa appointment	686	155	219	47	129	18	55	281	384	181	227	214	33	19	104
	32.9%	33.0%	33.3%	45.6%	36.6%	27.3%	32.4%	32.7%	32.1%	38.9%	36.9%	37.7%	35.9%	31.1%	34.2%
				ABEFG						H	H	H			
Go snorkeling	547	130	197	30	101	23	46	204	332	129	171	158	22	15	79
	26.2%	27.7%	30.0%	29.1%	28.7%	34.8%	27.1%	23.7%	27.8%	27.7%	27.8%	27.8%	23.9%	24.6%	26.0%
			G			G									
Go sailing	333	77	113	21	69	12	28	123	189	73	109	98	20	8	49
	16.0%	16.4%	17.2%	20.4%	19.6%	18.2%	16.5%	14.3%	15.8%	15.7%	17.7%	17.3%	21.7%	13.1%	16.1%
				G											
Take cooking lessons	309	72	115	20	59	11	33	108	196	69	89	86	19	8	42
	14.8%	15.3%	17.5%	19.4%	16.8%	16.7%	19.4%	12.6%	16.4%	14.8%	14.5%	15.1%	20.7%	13.1%	13.8%
			G				G								
Go skydiving	121	34	36	9	30	6	13	39	62	25	36	44	7	5	21
	5.8%	7.2%	5.5%	8.7%	8.5%	9.1%	7.6%	4.5%	5.2%	5.4%	5.9%	7.7%	7.6%	8.2%	6.9%
		G			G							H			
None	389	78	120	17	52	7	23	183	199	68	111	92	21	16	59
	18.6%	16.6%	18.3%	16.5%	14.8%	10.6%	13.5%	21.3%	16.7%	14.6%	18.0%	16.2%	22.8%	26.2%	19.4%
							ADEF							IK	

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L/M/N * small base

Awards Redeemed For

Q9. In the past three years, have you redeemed any reward points or miles for... ?

	Card Held								Past Redemptions						
	Total	Amex	CIBC	BMO	RBC	Scotiabank	TD	Other	Flights	Other Travel	Merchandise	Gift cards/gift certificates	Financial rewards	Other	None
Base: All respondents	2086	A	B	C	D	E	F	G	H	I	J	K	L	M	N
		470	657	103	352	66*	170	860	1195	465	615	568	92*	61*	304
Flights	1195	270	497	59	236	38	116	381	1195	345	295	260	30	21	0
	57.3%	57.4%	75.6%	57.3%	67.0%	57.6%	68.2%	44.3%	100.0%	74.2%	48.0%	45.8%	32.6%	34.4%	-
		G	ACDEFG	G	AG	G	AG		IJKLMN	JKLMN	LMN	LN	N	N	
Merchandise	615	178	167	40	95	27	31	296	295	147	615	263	29	19	0
	29.5%	37.9%	25.4%	38.8%	27.0%	40.9%	18.2%	34.4%	24.7%	31.6%	100.0%	46.3%	31.5%	31.1%	-
		BDF		BDF	F	BDF		BDF	N	HN	HIKLMN	HILMN	N	N	
Gift cards / gift certificates	568	142	145	25	101	28	35	278	260	157	263	568	36	21	0
	27.2%	30.2%	22.1%	24.3%	28.7%	42.4%	20.6%	32.3%	21.8%	33.8%	42.8%	100.0%	39.1%	34.4%	-
		BF			BF	ABCD		BF	N	HN	HIN	HIJLMN	HN	HN	
Hotels, car rental or other travel-related rewards (non-flight)	465	119	146	24	91	16	76	174	345	465	147	157	18	11	0
	22.3%	25.3%	22.2%	23.3%	25.9%	24.2%	44.7%	20.2%	28.9%	100.0%	23.9%	27.6%	19.6%	18.0%	-
		G			G		ABCDEG		JN	HJKLMN	N	N	N	N	
Financial rewards (e.g. RSP, GIC, etc.)	92	18	9	5	21	4	4	51	30	18	29	36	92	1	0
	4.4%	3.8%	1.4%	4.9%	6.0%	6.1%	2.4%	5.9%	2.5%	3.9%	4.7%	6.3%	100.0%	1.6%	-
		B		B	B	B		B	N	N	HN	HN	HIJKMN	N	
Other	61	14	6	1	3	1	7	37	21	11	19	21	1	61	0
	2.9%	3.0%	0.9%	1.0%	0.9%	1.5%	4.1%	4.3%	1.8%	2.4%	3.1%	3.7%	1.1%	100.0%	-
		BD					BD	BD	N	N	N	HN		HIJKLN	
None of the above - have not redeemed in the past three years	304	63	70	11	44	11	25	139	0	0	0	0	0	0	304
	14.6%	13.4%	10.7%	10.7%	12.5%	16.7%	14.7%	16.2%	-	-	-	-	-	-	100.0%
								B							HIJKLM

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L/M/N * small base

Q10. Which of the following statements best describes your attitudes towards credit card rewards collecting and redemption?

		Card Held							Past Redemptions						
	Total	Amex	CIBC	BMO	RBC	Scotiabank	TD	Other	Flights	Other Travel	Merchandise	Gift cards/gift certificates	Financial rewards	Other	None
		A	B	C	D	E	F	G	H	I	J	K	L	M	N
Base: All respondents	2086	470	657	103	352	66*	170	860	1195	465	615	568	92*	61*	304
I save up my points for years for very big rewards like a big vacation or new TV	1034	240	372	47	184	34	84	381	645	220	241	173	15	30	239
	49.6%	51.1%	56.6%	45.6%	52.3%	51.5%	49.4%	44.3%	54.0%	47.3%	39.2%	30.5%	16.3%	49.2%	78.6%
		G	CG		G				IJKL	JKL	KL	L		KL	HIJKLM
I use my rewards points for smaller vacations once a year	499	106	190	22	88	9	64	163	427	151	89	83	10	8	22
	23.9%	22.6%	28.9%	21.4%	25.0%	13.6%	37.6%	19.0%	35.7%	32.5%	14.5%	14.6%	10.9%	13.1%	7.2%
			AEG		EG		ABCDEG		JKLMN	JKLMN	N	N			
I use my rewards points for gift cards, movie tickets and smaller items to treat myself throughout the year	367	92	69	20	47	18	18	208	78	69	203	242	14	13	24
	17.6%	19.6%	10.5%	19.4%	13.4%	27.3%	10.6%	24.2%	6.5%	14.8%	33.0%	42.6%	15.2%	21.3%	7.9%
		BDF		BF		BDF		BDF		HN	HILN	HIJLMN	HN	HN	
I use my rewards points to buy gifts for special occasions like birthdays, weddings and anniversaries	108	19	21	13	21	4	3	52	32	15	64	47	4	4	9
	5.2%	4.0%	3.2%	12.6%	6.0%	6.1%	1.8%	6.0%	2.7%	3.2%	10.4%	8.3%	4.3%	6.6%	3.0%
				ABDFG	BF			BF			HIN	HIN			
I use my rewards points to save for my future by contributing to an RRSP or TFSA	46	11	3	1	5	0	0	34	7	5	11	13	33	3	7
	2.2%	2.3%	0.5%	1.0%	1.4%	-	-	4.0%	0.6%	1.1%	1.8%	2.3%	35.9%	4.9%	2.3%
		BF						BDF			H	H	HIJKMN	HI	H
I use rewards points to pay down my debt on a line of credit or mortgage	32	2	2	0	7	1	1	22	6	5	7	10	16	3	3
	1.5%	0.4%	0.3%	-	2.0%	1.5%	0.6%	2.6%	0.5%	1.1%	1.1%	1.8%	17.4%	4.9%	1.0%
					AB			AB				H	HIJKMN	HIJN	

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L/M/N * small base

Ever Tried to Book Flight

Q11. In the past three years, have you ever tried to book a flight using your reward points and been unable to do so for any reason?

		Card Held							Past Redemptions						
	Total	Amex	CIBC	BMO	RBC	Scotiabank	TD	Other	Flights	Other Travel	Merchandise	Gift cards/gift certificates	Financial rewards	Other	None
Base: All respondents	2086	470	657	103	352	66*	170	860	1195	465	615	568	92*	61*	304
Yes	530	136	276	25	92	10	37	157	429	157	142	139	14	10	36
	25.4%	28.9%	42.0%	24.3%	26.1%	15.2%	21.8%	18.3%	35.9%	33.8%	23.1%	24.5%	15.2%	16.4%	11.8%
		EG	ACDEFG		G				JKLMN	JKLMN	N	N			
No	1556	334	381	78	260	56	133	703	766	308	473	429	78	51	268
	74.6%	71.1%	58.0%	75.7%	73.9%	84.8%	78.2%	81.7%	64.1%	66.2%	76.9%	75.5%	84.8%	83.6%	88.2%
		B		B	B	AB	B	ABD			HI	HI	HI	HI	HIJK

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L/M/N * small base

Q12. Thinking again about the past three years, which, if any, of the following have happened to you when you tried to book a flight using reward points or miles?

	Card Held								Past Redemptions						
	Total	Amex	CIBC	BMO	RBC	Scotiabank	TD	Other	Flights	Other Travel	Merchandise	Gift cards/gift certificates	Financial rewards	Other	None
Base: Redeemed or tried to book flight in the past three years		A	B	C	D	E	F	G	H	I	J	K	L	M	N
	1296	299	536	64*	251	41*	124	420	1195	371	328	296	34*	24**	36*
No reward seats available on the flights/dates you wanted	519	138	292	22	75	13	37	151	457	160	143	137	11	10	20
	40.0%	46.2%	54.5%	34.4%	29.9%	31.7%	29.8%	36.0%	38.2%	43.1%	43.6%	46.3%	32.4%	41.7%	55.6%
		DFG	ACDEFG									H			H
Couldn't get enough reward seats for your family/travelling companion	111	33	55	8	18	3	9	32	91	40	35	42	4	2	6
	8.6%	11.0%	10.3%	12.5%	7.2%	7.3%	7.3%	7.6%	7.6%	10.8%	10.7%	14.2%	11.8%	8.3%	16.7%
												H			H
Number of points needed was more than you were willing to use for a flight	408	98	210	15	73	12	28	126	363	126	124	111	12	11	16
	31.5%	32.8%	39.2%	23.4%	29.1%	29.3%	22.6%	30.0%	30.4%	34.0%	37.8%	37.5%	35.3%	45.8%	44.4%
		F	CDFG								H	H			
Wanted a direct flight but had to book a flight with a stop-over instead	398	100	228	21	69	6	25	109	368	129	112	114	9	8	9
	30.7%	33.4%	42.5%	32.8%	27.5%	14.6%	20.2%	26.0%	30.8%	34.8%	34.1%	38.5%	26.5%	33.3%	25.0%
		EFG	ADEFG	E								H			
Restrictions or blackouts on the dates you wanted	254	64	140	16	45	8	20	69	215	91	76	75	3	5	16
	19.6%	21.4%	26.1%	25.0%	17.9%	19.5%	16.1%	16.4%	18.0%	24.5%	23.2%	25.3%	8.8%	20.8%	44.4%
			DFG							HL	H	HL			HIJKL
Had to fly on different dates than you wanted	371	91	223	21	59	7	24	94	332	119	99	92	9	10	15
	28.6%	30.4%	41.6%	32.8%	23.5%	17.1%	19.4%	22.4%	27.8%	32.1%	30.2%	31.1%	26.5%	41.7%	41.7%
		FG	ADEFG	F											
Found out my reward points had expired	34	14	4	2	8	3	2	12	29	13	10	12	3	0	4
	2.6%	4.7%	0.7%	3.1%	3.2%	7.3%	1.6%	2.9%	2.4%	3.5%	3.0%	4.1%	8.8%	-	11.1%
		B			B	B		B					H		HIJ
My preferred airline was not available	120	34	51	9	22	3	12	46	107	38	44	40	3	1	5
	9.3%	11.4%	9.5%	14.1%	8.8%	7.3%	9.7%	11.0%	9.0%	10.2%	13.4%	13.5%	8.8%	4.2%	13.9%
											H	H			
None	425	80	102	19	102	18	61	156	420	115	87	77	8	5	0
	32.8%	26.8%	19.0%	29.7%	40.6%	43.9%	49.2%	37.1%	35.1%	31.0%	26.5%	26.0%	23.5%	20.8%	-
		B		B	AB	AB	ABCG	AB	JKN	N	N	N	N		

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L/M/N * small base; ** very small base (under 30) ineligible for sig testing

Attitudes Towards Reward Options : It is important for me that my points don't expire after a set period of time

Q15. How strongly would you agree or disagree with each of the following statements?

		Card Held							Past Redemptions						
	Total	Amex	CIBC	BMO	RBC	Scotiabank	TD	Other	Flights	Other Travel	Merchandise	Gift cards/gift certificates	Financial rewards	Other	None
Base: All respondents	2086	470	657	103	352	66*	170	860	1195	465	615	568	92*	61*	304
It is important for me that my points don't expire after a set period of time															
Strongly Agree	1867	417	559	93	328	59	160	774	1053	417	558	503	85	49	280
	89.5%	88.7%	85.1%	90.3%	93.2%	89.4%	94.1%	90.0%	88.1%	89.7%	90.7%	88.6%	92.4%	80.3%	92.1%
Somewhat Agree					AB		AB	B		M	M		M		HM
	191	45	87	8	19	7	9	76	121	40	52	57	7	10	22
	9.2%	9.6%	13.2%	7.8%	5.4%	10.6%	5.3%	8.8%	10.1%	8.6%	8.5%	10.0%	7.6%	16.4%	7.2%
Somewhat Disagree		D	DFG					D						JN	
	19	6	8	1	4	0	0	6	15	6	4	5	0	1	1
	0.9%	1.3%	1.2%	1.0%	1.1%	-	-	0.7%	1.3%	1.3%	0.7%	0.9%	-	1.6%	0.3%
Strongly Disagree															
	9	2	3	1	1	0	1	4	6	2	1	3	0	1	1
	0.4%	0.4%	0.5%	1.0%	0.3%	-	0.6%	0.5%	0.5%	0.4%	0.2%	0.5%	-	1.6%	0.3%
Summary														J	
Top 2 Box	2058	462	646	101	347	66	169	850	1174	457	610	560	92	59	302
	98.7%	98.3%	98.3%	98.1%	98.6%	100.0%	99.4%	98.8%	98.2%	98.3%	99.2%	98.6%	100.0%	96.7%	99.3%
Bottom 2 Box															
	28	8	11	2	5	0	1	10	21	8	5	8	0	2	2
	1.3%	1.7%	1.7%	1.9%	1.4%	-	0.6%	1.2%	1.8%	1.7%	0.8%	1.4%	-	3.3%	0.7%

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L/M/N * small base

Attitudes Towards Reward Options : It's frustrating that I have to book many months in advance to get the reward flights I want

Q15. How strongly would you agree or disagree with each of the following statements?

		Card Held							Past Redemptions						
	Total	Amex	CIBC	BMO	RBC	Scotiabank	TD	Other	Flights	Other Travel	Merchandise	Gift cards/gift certificates	Financial rewards	Other	None
Base: All respondents	2086	470	657	103	352	66*	170	860	1195	465	615	568	92*	61*	304
It's frustrating that I have to book many months in advance to get the reward flights I want															
Strongly Agree	993	231	378	46	159	30	79	382	604	219	294	258	40	22	144
	47.6%	49.1%	57.5%	44.7%	45.2%	45.5%	46.5%	44.4%	50.5%	47.1%	47.8%	45.4%	43.5%	36.1%	47.4%
			ACDFG						KM						
Somewhat Agree	704	172	188	39	121	18	54	308	372	156	206	198	36	22	115
	33.7%	36.6%	28.6%	37.9%	34.4%	27.3%	31.8%	35.8%	31.1%	33.5%	33.5%	34.9%	39.1%	36.1%	37.8%
Somewhat Disagree		B						B							H
	305	52	79	14	57	11	22	139	167	71	89	89	13	12	38
	14.6%	11.1%	12.0%	13.6%	16.2%	16.7%	12.9%	16.2%	14.0%	15.3%	14.5%	15.7%	14.1%	19.7%	12.5%
Strongly Disagree					A			AB							
	84	15	12	4	15	7	15	31	52	19	26	23	3	5	7
	4.0%	3.2%	1.8%	3.9%	4.3%	10.6%	8.8%	3.6%	4.4%	4.1%	4.2%	4.0%	3.3%	8.2%	2.3%
Summary					B	ABDG	ABDG	B						N	
Top 2 Box	1697	403	566	85	280	48	133	690	976	375	500	456	76	44	259
	81.4%	85.7%	86.1%	82.5%	79.5%	72.7%	78.2%	80.2%	81.7%	80.6%	81.3%	80.3%	82.6%	72.1%	85.2%
		DEFG	DEFG												M
Bottom 2 Box	389	67	91	18	72	18	37	170	219	90	115	112	16	17	45
	18.6%	14.3%	13.9%	17.5%	20.5%	27.3%	21.8%	19.8%	18.3%	19.4%	18.7%	19.7%	17.4%	27.9%	14.8%
					AB	AB	AB	AB						N	

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E/F/G - H/I/J/K/L/M/N * small base