neo

Better spending, saving, and money management starts here

Explore award-winning products and a top-rated app, bringing your finances to your fingertips.

Discover the advantages of accounts and tools built to make your money work smarter for you.

Money

- On-going high interest that is calculated daily and paid out monthly
- No annual fees[1], minimum balances, or commitments
- Eligible for youth
- Safe and secure with eligibility for CDIC deposit protection up to $100,000[2]

Neo Money™ card

Better than a debit card. Get cashback on your spending and interest on your balance. Free everyday transactions and *Interac* e-Transfer® requests, and instant, unlimited cashback at partnered businesses.

Neo High-Interest Savings

Supercharge your savings with a high interest rate of 4.0%[3] on every dollar. Personalize up to 10 savings goals, track your progress, and watch your money grow.

Credit

- 1%+ cashback on gas and grocery[4] (see more on back page)
- Average 5% cashback[5] at 12,000+ partnered businesses across Canada
- No annual fees[6] and 0.5% guaranteed monthly minimum cashback[7]

Neo Secured Credit

Guaranteed approval[8], no hard credit check[9]. Build credit history[10] and earn cashback by setting your own credit limit[11] and getting started with as little as $50.

Neo Credit

Unlimited cashback in everyday spending categories. Get up to a $10,000 credit limit, instantly.

Mortgage

Neo Mortgage™

Mortgages made simple and secure with flexible terms as little as 5% down. Explore your best rates online and get pre-qualified in minutes.

Base vs. Premium

All your cards working together seamlessly.

Cashback structure

	Base ($0/month)	Premium ($4.99/month)
Everyday cashback	1% on gas and grocery[4] 0.5% monthly minimum cashback[7]	3% on all gas and grocery[4] 0.5% on all other purchases[5]
Exclusive cashback[5] at Neo partners	5% average at restaurants, bars, and cafe partners 3% with Netflix, Disney+, Crave, Apple, and Spotify 3% with Uber and Lyft 3% with SkipTheDishes, DoorDash, and Uber Eats 2%+ at retail partners, online and in-store	6% average at restaurants, bars, and cafe partners 4% with Netflix, Disney+, Crave, Apple, and Spotify 4% with Uber and Lyft 4% with SkipTheDishes, DoorDash, and Uber Eats 3%+ at retail partners, online and in-store

Features & benefits

	Base ($0/month)	Premium ($4.99/month)
Credit score monitoring directly in the Neo app	✗	✓
Purchase protection + Extended warranty (provided by Chubb[12])	✗	✓
24/7 legal assistance (provided by BalanceGuard+[13])	✗	✓
$2,500 group life insurance (provided by BalanceGuard+[13])	✗	✓
Priority support	✗	✓
Personalized Insights AI[14]	✓	✓

Disclaimers

The Neo High-Interest Savings account is provided by Peoples Bank of Canada.

The Neo Money™ card is a prepaid Mastercard® issued by Equitable Bank pursuant to license by Mastercard International Incorporated. The Neo Money™ card is powered by the Neo Money™ account, which is provided by Concentra Bank.

Neo Credit and Neo Secured Credit cards are issued by ATB Financial pursuant to license by Mastercard International Incorporated.

Mastercard® and the circles design are registered trademarks of Mastercard International Incorporated.

Neo Money™ card, Neo Money™ account, and Neo High-Interest Savings account are not available for Quebec applicants. You must be at least 13 years of age to be eligible for the Neo High-Interest Savings account.

Neo Mortgage Services Inc. Licenses - Ontario FSRA #13444, British Columbia MB600606, Alberta, Saskatchewan 510903|512351, Manitoba, Newfoundland & Labrador #2207NE1151, New Brunswick, Nova Scotia #20213000380|20223000521, PEI.

Interac e-Transfer is a registered trademark of Interac Corp. Used under license. Transactions are subject to certain dollar limit maximums. For details, please see the Neo Money™ Account Disclosure Statement, Rate & Fee Schedule.

All product and company names, logos, brands, and images are trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them.

[1] There are no transaction fees applicable to the Neo Money™ card, other than the 2.50% foreign exchange conversion fee. If you require a rushed card replacement, a $29 fee applies.

[2] The Neo High-Interest Savings account is provided by Peoples Bank of Canada, a CDIC member institution, and is eligible for CDIC deposit protection. Deposits held in Neo High-Interest Savings accounts are combined with eligible deposits held at Peoples Bank of Canada, for up to $100,000 of deposit protection, per category, per depositor. For more information about CDIC deposit insurance, please consult CDIC's website cdic.ca.

The Neo Money™ account is provided by Concentra Bank, a CDIC member institution, and is eligible for CDIC deposit protection. Deposits held in Neo Money™ accounts are combined with eligible deposits held at Concentra Bank, for up to $100,000 of deposit protection, per category, per depositor. For more information about CDIC deposit insurance, please consult CDIC's website cdic.ca.

[3] Interest is calculated daily on the total closing balance and paid monthly. Rates are per annum and subject to change without notice.

[4] Based on the maximum $300 category spending per month. Cashback may be limited and varies by perks, offer, and partner. There may be monthly limits for boosted cashback offers. For more information, visit the Neo app. Cashback, perks, insights, and other offers and rewards are operated by Neo. Third-party merchants may have minimum age requirements.

[5] Cashback earn subject to minimum spend threshold. There may be monthly limits for boosted cashback offers. Terms and conditions apply. For more information, visit the Neo app. Cashback, perks, insights, and other offers and rewards are operated by Neo. Third-party merchants may have minimum age requirements.

[6] For Quebec: Monthly Statements; No monthly or annual fees; 21-day grace period; Minimum payment is the higher of $10.00 or 5.0% of total statement balance; Purchase rate (19.99%-24.99%) and cash advance rate (22.99%-25.99%).

[7] Top-up varies based on monthly spend and is limited to $50 per month.

[8] Conditions apply. Must 1. be the age of majority in your province or territory of residence; 2. be a Canadian resident; 3. provide security funds.

[9] Excluding Quebec residents.

[10] When you make payments in full and on time each month.

[11] Except in Quebec where the amount of the security funds is a variable amongst others, which helps establish your credit limit.

[12] This insurance coverage is underwritten by Chubb Insurance Company of Canada under a Group Policy issued to Neo Financial Technologies Inc. All coverage is subject to the terms, conditions, limitations and exclusions outlined in the Certificate of Insurance, and for Quebec residents the Summary and Fact Sheet. The cost will be charged to the eligible Neo card that you signed up for the Neo Perks with. Neo, its employees and representatives are not agents of Chubb, nor can they waive or change any terms of the insurance coverage. View the full list of insurance certificates here: https://card.neofinancial.com/legal-bundles.

[13] Member insurance benefits underwritten by The Wawanesa Life Insurance Company under a Group Policy issued to Neo Financial Technologies Inc. All coverage is subject to the terms, conditions, limitations and exclusions outlined in the insurance booklet.

[14] Neo AI is an educational tool and shouldn't be used as a source of financial advice, answers provided by Neo AI may not always be accurate.