

MILESOPEDIA 2025 RANKINGS: The Best Programs, Credit Cards, and Bank Accounts

Maximize Your Rewards: Discover the Top Programs, Credit Cards, and Bank Accounts in Canada for Smarter Spending in 2025.



Milesopedia - Maximise Your Rewards

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9, 2025 /EINPresswire.com/ -- [MILESOPEDIA 2025 RANKINGS](#): The Best Programs, Credit Cards, and Bank Accounts in Canada to Amplify Your Purchasing Power

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*Jean-Maximilien Voisine,
President and Founder of
Milesopedia*

In an economic context where the rising cost of living heavily impacts households, personal finance is at the heart of Canadians' concerns. To help them navigate this new year, Milesopedia, Canada's leading platform for comparing credit cards and loyalty programs, publishes its grand 2025 Rankings of the Best Programs, Credit Cards, and Bank Accounts in Canada for the fourth consecutive year.

"2025 begins in an economy marked by the persistence of inflation and uncertainty contributing to the rising cost of living, making it essential to make the most out of every dollar spent. A good credit card can simplify payments and enrich your daily life. Whether you want to reduce your

everyday expenses, earn cash back on your essential purchases, gain access to airport lounges, or enjoy hotel upgrades, your credit cards can bring you much more than you might imagine. In the sea of banking offers, here is a ranking of cards and financial institutions that will allow you to maximize benefits according to your spending habits and needs. Too many Canadian consumers leave money on the table due to a lack of time or information. Our 2025 Rankings aim to democratize access to the best financial solutions and the rewards you deserve," explains Jean-Maximilien Voisine, President and Founder of Milesopedia.

NOTABLE NEW ADDITIONS IN THE 2025 RANKINGS

The 2025 Rankings have been expanded to better represent the Canadian market's diversity and are based on an in-depth analysis of 255 financial products (171 credit cards and 84 bank accounts), evaluated using over 190 criteria.

From this thorough review, Milesopedia has awarded:
22 awards for credit cards
5 awards for banking services

New this year, 6 Milesopedia Community's Choice Awards were granted following a public vote conducted between December 1 and December 14, 2024:
2 credit cards, and
4 loyalty programs.

The 2025 Rankings highlight notable changes, with new players emerging in the Milesopedia Community's Favourite Categories.

The American Express Cobalt Card, voted Best Travel Credit Card, dominated the competition. It stands out for its generous rewards on dining and travel, offering Canadians an unparalleled travel experience.

As for cash back Credit Cards, the Scotiabank Gold American Express Card has been recognized as the Best Cash Back Credit Card by the community. Offering 5% cashback on grocery and dining purchases, this card enables everyday savings while maximizing rewards.

New products also make their way into the rankings, highlighting the diversification of offers and consumers' evolving expectations regarding flexibility and accessibility.

In the realm of preferred loyalty programs, the Aeroplan Program was recognized for its exclusive benefits and flexibility in earning and redeeming points, while the American Express Membership Rewards program stood out for its versatility and the wide range of reward options available.



Jean-Maximilien Voisine, President and founder of Milesopedia



2025 Rankings of the Best Programs, Credit Cards, and Bank Accounts in Canada for the fourth consecutive year.

Regarding bank accounts, the National Bank Checking Account for Newcomers was awarded Best Bank for Newcomers in Quebec, while the EQ Bank Personal Account was recognized as the Best Online Banking Account for its ease of access and lack of fees.

Discover our 2025 Rankings now and explore the best financial products on the market, including credit cards, bank accounts, and loyalty programs. A variety of options to meet the needs of every profile: families, travellers, students, entrepreneurs, and newcomers, with tangible benefits on everyday spending, travel, and financial management.

MILESOPEDIA, A RECOGNIZED EXPERT

Since 2021, Milesopedia has provided Canadians with a solution for comparing credit cards and, since 2023, bank accounts tailored to each individual's profile. These tools help consumers maximize the potential of their financial products while guiding them in wisely using the various loyalty or reward programs available.

Demonstrating its position as a leading reference in the field, nearly 15 partners now use their white-label comparison tools, such as Protégez-Vous, FrancoisCharron.com, Dollars et cents | L'actualité, NoovoMoi (Bell Media), The Canadian Jetsetter, RedFlagDeals (VerticalScope Inc.).

A GROWING INTEREST IN PERSONAL FINANCE

In 2024, the Milesopedia community surpassed 34,000 members (+10,000 in one year), reflecting Canadian's growing interest in optimizing their personal finances.

This growth reflects an increase in awareness among Canadians of the need to maximize the rewards and benefits offered by their financial products. The platform, which launched its [private Facebook group](#) in 2017, continues to grow, providing advice and solutions to consumers to help optimize their finances. As a Coalition for Consumer Rewards in Canada (CRCC) member, Milesopedia plays a key role in promoting financial literacy in Canada, helping Canadians make informed and responsible decisions.

The full rankings, along with the details and conditions of each card, are available here on the milesopedia.com website.

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ABOUT MILESOPEDIA

Since its founding in 2015, the Montreal-based Fintech Milesopedia has established itself as the leading bilingual Canadian reference on loyalty programs, credit cards, and bank accounts (chequing and savings) offered to Canadians. Constantly sought after for its unique expertise, the company has experienced prosperous growth, mainly due to its advanced credit card and bank account comparison solutions, the most widely used in the country, reaching over 2 million unique consumers monthly through the Milesopedia Network, which includes nearly 15 partners: Protégez-Vous, François Charron, Educfinance, Dollars et cents | L'actualité, BB Jetlag, Retraite 101, Club Boomerang, Le Jeune retraité, NoovoMoi (Bell Media), InfoBref, The Canadian Jetsetter and RedFlagDeals (VerticalScope Inc.). Originally launched as a blog by Jean-Maximilien Voisine, an aviation and travel enthusiast, the team now includes 16 employees. The company makes financial products more accessible to consumers by simplifying financial literacy and promoting the responsible and profitable use of financial tools available in Canada.

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