

Finly Wealth Launches Leading Credit Card Comparison Technology in Canada

TORONTO, ONTARIO, PANAMA, August 3, 2025 /EINPresswire.com/ -- Finly Wealth is revolutionizing the way Canadians select credit cards with the launch of Canada's most advanced credit card comparison technology. Leveraging cutting-edge machine learning algorithms, Finly Wealth offers personalized, data-driven credit card recommendations tailored to each user's unique spending habits, empowering consumers to make confident, maximized financial decisions.

"Choosing a credit card is no longer a 'one-size-fits-all' process," explains Kevin Shahnazari, Founder of Finly Wealth. "Our technology is unmatched in Canada, offering transparency, security, and precision that truly elevates financial decision-making. We're proud to help users unlock maximum value from their credit cards by delivering unbiased, personalized insights."

At the core of Finly Wealth's platform is an intelligent engine that analyzes individual spending patterns—factoring in categories such as groceries, dining, travel, gas, and entertainment—to pinpoint credit cards that maximize rewards, minimize fees, and optimize benefits. Unlike traditional comparison websites that provide static listings or generic rankings, Finly Wealth's AI-driven tool delivers clear, tailored recommendations that adapt to each consumer's lifestyle.

A standout feature is Finly Wealth's [detailed comparison between the highly popular American Express Cobalt Card](#) and American Express Gold Card. Both cards are considered premium choices in Canada's credit card market, but Finly Wealth's side-by-side evaluations provide Canadians an in-depth look at which card aligns better with their spending habits.

The American Express Cobalt Card, widely recognized as one of Canada's best credit cards for everyday rewards, offers high returns with 5x points on dining and food delivery, 2x points on travel and gas, and a wide variety of redemption options. Its \$155.88 annual fee (charged monthly) is often outweighed by the substantial rewards and benefits including travel credits and lounge access. Meanwhile, the Amex Gold Card appeals to travelers and premium users with slightly different reward structures and benefit packages.

Finly Wealth's algorithm helps users weigh these subtle differences by calculating the actual rewards they could earn based on precise spending data, including caps, bonus categories, and redemption values. This allows users to see which card yields better value in their particular case, rather than relying on generic or average statistics.

Beyond Amex cards, Finly Wealth's comprehensive platform covers nearly all Canadian credit cards, aggregating detailed data on rewards programs, interest rates, annual fees, insurance options, and sign-up bonuses from major issuers including Visa, Mastercard, and American Express. Users input their financial profile and spending habits, then receive personalized suggestions spanning categories such as cashback cards, travel cards, balance transfer cards, low-interest cards, and secured cards.

The platform's powerful rewards calculator stands out in the market by including granular details such as spending caps and promotional periods to estimate cashback or points with high accuracy. This precision makes Finly Wealth the most trusted credit card rewards calculator in Canada, favored by Canadians looking to optimize their credit card portfolios.

In addition to rewards optimization, Finly Wealth addresses growing concerns about financial stress across Canada. With nearly half of Canadians reportedly losing sleep over finances in 2025, the platform aims to relieve the burden of choosing the right credit card, saving users hours of research and complexity. By distilling thousands of data points into simple, digestible visual comparisons and rankings, Finly Wealth enables quick yet informed decisions.

The security and privacy of user data remain a priority, with Finly Wealth employing robust encryption and best practices in data handling. This ensures that consumers can explore credit card options freely and safely without marketing biases influencing the recommendations.

"Our mission is to empower every Canadian with factual information and actionable insights," adds Shahnazari. "We don't rely on promotional hype or biased advertising. Instead, we provide transparency and clarity so people can confidently select credit cards that truly fit their needs."

Looking ahead, Finly Wealth plans ongoing enhancements to its technology platform, incorporating expanded personal finance tools beyond credit card comparisons—including optimized banking products and investment options—to become the leading digital resource for Canadians managing their financial lives.

For Canadians seeking to maximize credit card rewards, minimize unnecessary fees, and fully understand benefit packages, Finly Wealth's advanced comparison technology represents a transformational leap forward in financial guidance. The innovative, AI-powered platform is now accessible via www.finlywealth.com/credit-cards, where users can instantly explore and compare credit cards tailored to their unique spending profiles.

About Finly Wealth:

Finly Wealth is a Toronto-based fintech company dedicated to delivering personalized financial product recommendations through advanced data analytics and machine learning. By aggregating comprehensive financial product data and applying proprietary algorithms, Finly

Wealth empowers Canadians to optimize credit cards, banking, and investment decisions with transparency and precision. Finly Wealth's platform is designed for simplicity, security, and actionable insight in today's complex financial landscape. Founder Kevin Shahnazari leads a team committed to innovation and consumer empowerment

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