

# 2026 Milesopedia Awards: Best Credit Cards, Loyalty Programs & Bank Accounts for Canadian Consumers

*Discover the 2026 Milesopedia Awards ranking the top credit cards, loyalty programs and bank accounts helping Canadians save and travel smarter.*

MONTREAL, QUEBEC, CANADA, January 15, 2026 /EINPresswire.com/ -- As the rising cost of living remains a major concern for Canadian households, the question is no longer just how to spend less, but how to get the most value out of every dollar spent, both daily and while travelling. In this context, choosing the right credit card, rewards program, or bank account has become a strategic tool to regain control over one's budget.



To help Canadians make informed decisions, [Milesopedia](#), Canada's leading bilingual platform on reward programs and credit cards, unveils the 5th edition of its [2026 Awards](#) for the best loyalty programs, credit cards, and bank accounts in Canada. This ranking is based on an in-depth technical analysis, real-world data usage from its [comparison tools](#), and feedback from its community of over 80,000 engaged members across various platforms.

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Canadians want more than good math or a great exchange rate. They seek cards that align with real life and deliver true value in today's economic reality.”

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

## A RANKING ROOTED IN THE REALITY OF CANADIAN HOUSEHOLDS

With high interest rates and persistent inflation affecting key spending categories (groceries, fuel, transport, travel), Canadians are turning to products that offer targeted cash back, ease of use, and solid protection. In 2026, real value

is what matters: gone are the days of flashy marketing and inaccessible rewards. This year's winners stand out for their ability to generate concrete savings and offer tangible, accessible benefits every day.

#### A COMPREHENSIVE AND TRANSPARENT METHODOLOGY

As with every edition, the Milesopedia team conducted a thorough review of all credit cards, rewards programs, and bank accounts available to Canadians, based on three core pillars:

A detailed technical analysis of earning rates, fees, insurance coverage, conversion flexibility, and reward value.

First-hand product experience from the Milesopedia team, who collectively hold and test over 50 cards;

Behavioural data and preferences, collected through Milesopedia's comparison tools, private community groups, and a public vote held in December 2025.

In 2026, the trend is clear: there is a growing preference for category-specific cards, tailored to spending on groceries, gas, subscriptions, etc., that allow users to optimize their budget without added complexity.

#### AWARDS THAT REFLECT REAL-WORLD VALUE

Following this analysis, 19 awards were given to credit cards and 5 to banking services, highlighting products offering the best value for money to consumers.

Seven "Milesopedia Community Choice Awards" were also selected through a public vote held between November 15 and December 15, 2025. These awards recognized 3 credit cards and 4 loyalty programs most appreciated by the community.

#### 2026 WINNERS: A CLOSER LOOK AT THE TOP PERFORMERS

The 2026 Rankings reveal a clear resurgence of interest in credit cards offering targeted cash back, such as the Scotiabank Gold American Express Card, awarded Best Credit Card for Groceries. With 6 points per dollar at IGA and Sobeys and 5 points per dollar at other major grocery chains, this card is a smart choice for families and households looking to maximize their purchasing power. Its flexible redemption options, combined with strong travel insurance coverage, make it a well-rounded product.



Jean-Maximilien Voisine, président-fondateur de Milesopedia

Another highlight this year is the CIBC Dividend Visa Card, named Best No-Fee Cash Back Credit Card. With 2% cashback on groceries and 1% on transportation, restaurants, and recurring payments, it provides immediate rewards with no annual fee. It's a smart choice for those who want to earn cash back on everyday purchases from the very first dollar spent.

The full 2026 Awards with detailed product breakdowns are available on [milesopedia.com](https://milesopedia.com).

## INFORMATION

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## ABOUT MILESOEDIA

Founded in 2015 in Montreal, Milesopedia is Canada's leading bilingual platform dedicated to loyalty programs, credit cards, and bank accounts. Its mission is to make financial products more accessible and rewarding for consumers by simplifying the available options and helping everyone maximize their rewards, savings, and travel goals. Independent and educational, the company reaches over 2 million Canadians every month through its comparison tools, educational content, private communities, and newsletters. Milesopedia's white-label comparison tools are used by numerous media outlets and organizations—including Protégez-Vous, François Charron, Le Journal de Montréal, Educfinance, Retraite 101, Le Jeune Retraité, The Canadian Jetsetter, RedFlagDeals (VerticalScope Inc.), RewardsMD, Fatima Flying Free, Miles Beyond Borders, and MileFlying—recommend products tailored to each user profile while promoting responsible financial product use. Recognized for its unique expertise and reputation in the field, Milesopedia celebrated its 10th anniversary in 2025 by expanding its reach with dedicated platforms in France and the United States, offering travellers and global consumers smarter ways to optimize their spending and rewards. With a highly engaged community and a results-driven approach, Milesopedia empowers consumers to make the most of their finances and loyalty programs, while serving as a trusted partner for companies seeking to grow customer acquisition.

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