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TRAVEL REWARDS

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Loonie blues offset by rewards

As the dollar dips, experts weigh in on how to make the most of your travel rewards program



Ask Jaelyn Goldman how many free flights she has earned this past year by redeeming rewards loyalty program points, and she'll take a moment to count.

The veterinary sales, marketing and business development professional from Guelph, Ont., travels across Canada to see clients so often, she racked up enough points to score six flights in Canada and the U.S., as well as five days in a rental car. She even vacationed in Florida with family, paying next to nothing.

"I basically did the whole Orlando vacation on points. The flights, the car and even the hotel," says Ms. Goldman, who also writes the blog, *The Travelling Saleswoman*.

She's wise to take advantage of her travel rewards now. With the Canadian dollar losing value – a loonie is currently worth roughly 76 cents US, with no uptick in sight – those rewards are coming in handier than ever.

Of course, there are other ways for budget-conscious jetsetters to save, from exploring their own country to finding new ones to visit where the Canadian dollar's performance is still comparatively strong. But not everyone wants to sunbathe in soggy Boat Bluff, B.C. or take a wearying flight to New Zealand.

Fortunately there are easy ways to get the most out of travel rewards loyalty programs right now, no matter where in the world you plan to visit.

KNOW WHAT YOU HAVE

According to surveys conducted by MarketSense Inc., a Toronto-based market research company specializing in the financial services industry, with specific expertise in credit cards and reward programs, nearly 80 per cent of credit card holders own a rewards card. But not everyone knows what their programs actually offer.

It pays to find out. Forgetting to take advantage of features, such as rental car insurance, airport valet parking or free checked bags is like leaving cash on the table before hitting the road.

"The best way to get the most bang for your buck is to be aware of all of those features," says Lynda Lovett, principal at MarketSense. "Some of them very easily offset the annual fees on those cards."

LOOK FOR THE BEST BONUSES

Looking for a new rewards card? Do your homework and find out which ones present the best limited time bonus offers. Some waive the annual fee for the first year. Others give you free companion flights, or 20,000 welcome bonus points after the first purchase.

"That can take you a fair distance in terms of funding an airline ticket," says Mary-Anne Huestis, principal of MarketSense.

Just be careful not to get lured in by promises of free short-haul flights if you think you might struggle to pay off the card balance each month.

"No signup bonus is worth it if you're only making minimum payments on your credit card," explains Barry Choi, a Toronto personal finance and budget travel expert who writes the blog, *Money We Have*. "Paying interest charges is never worth it."

BE A PICKY SHOPPER

Here's another way to earn points quicker: buy only from partnering retailers who offer extra points on anything from gas and groceries to back-to-school clothes for the kids. Some, like the CIBC Aventura Gold® Visa Card, offer 1.5 points for every dollar spent in those participating locations.

Better yet, sign up for a rewards card that allows you to double-dip, earning you twice the points or miles on one purchase or transaction. That means if you earn rewards using your credit card to buy shampoo at the drug store, but swipe your store rewards card too, you're earning more points and more freebies down the line. Expedia.ca's Expedia+ rewards program even lets its members earn triple the points when making hotel and packages bookings.

GET IT TOGETHER

Consolidation is the name of the game for savvy travellers who want to access their rewards quickly. If you're always flipping between a dozen rewards programs for flights, hotels or rental cars it will take a long time to earn a good cache of points. Instead, find a couple of programs you like and stick with them. You'll build points faster.

HAVE SOME FUN

Despite the falling Canadian dollar, if you've managed to travel on the cheap by cashing in points, live a little. Travel is supposed to be about fun, not counting pennies, says Mr. Choi.

"Any money saved can be spent elsewhere during your travels so don't be afraid to enjoy a nice meal out, or to order an extra glass of wine," he says. "You're on vacation."

Immerse yourself abroad

Bucket running empty?

Three international adventures sure to inspire

Whether we aim for deep learning experiences, natural wildlife sightings or rich cultural getaways, magical places await our curiosity. Consider the following three destinations from Antarctica to Australia and let the inspirations begin.



King penguins strutting their stuff on South Georgia Island. ERIC FLETCHER

Sailing among pink-footed penguins in Antarctica

Travel for 19 days on Hurtigruten's "The Great Antarctic Expedition." This Norwegian company's mid-size ship, MS Fram, leaves from Ushuaia, Argentina – the southernmost city in the world. Its destination: Antarctica. With only 267 passengers, everyone gains personal learning experiences while visiting Falkland, South Georgia, and South Orkney islands. Although Mother Nature makes the final call concerning wildlife spotting, you're guaranteed to see many penguins, from comical pink-footed Rockhoppers to majestic Kings.

On and off ship, Hurtigruten offers a superb itinerary including naturalist-guided hiking and kayaking. During at-sea days, specialized expedition leaders – all are scientists – deliver fascinating lectures. Learn how the international Antarctic Treaty protects this southernmost continent from military involvement or resource

extraction; hear about climate change and Antarctica's fragile environment; discover facts about penguins, seals, petrels, albatross and other wildlife; plus, learn about explorers such as Sir Ernest Shackleton, Robert Falcon Scott, and Roald Amundsen. What can outdoorsy adventurers look forward to? You can walk near penguins and seals, hike volcanoes and beaches, kayak amid growlers (baby icebergs), visit international scientists working on Antarctic research stations, or camp overnight on the Antarctic Peninsula.

For more information, visit hurtigruten.com

Snorkelling with sea turtles in Oz's Ningaloo Reef

Instead of visiting Australia's Great Barrier Reef off Queensland where coral life is accessible only by expensive boat, head for the lesser-known

Ningaloo Reef, off the northwest tip of Western Australia. This UNESCO World Heritage site extends 260 kilometres like a long, curved finger, sheltering the coastline from Coral Bay to Exmouth – and beyond. It is deservedly stealing some attention off its better-known cousin. Why? Naturalists claim Ningaloo Marine Park's marine life resembles the Great Barrier 30 or more years ago. Moreover, Ningaloo is one of the world's largest fringing reefs, (a reef that grows close to a coastline) and is astonishingly accessible. At Coral Bay, snorkellers simply strap on gear and wade into a spectacularly rich undersea world.

Here, snorkellers find "coral roses" – tall spires of flower-like "blossoms" of coral rising from the ocean floor. Marine life includes green sea turtles, manta rays, humpback whales – as well as Ningaloo's famous whale sharks. These gigantic blue, speckled creatures, four to 12 metres in length, are, happily, very docile fish and lazily swim by snorkelers.

Keep in mind when planning your visit that marine mammals have their seasonality: rays and humpbacks are in the area late May to July; whale sharks visit April to July. Operators working out of towns such as Exmouth and Coral Bay will travel to outer reaches of Ningaloo by boat if you wish to see more. If you're lucky, this may include seeing manta rays feeding on plankton. Onshore? Watch for emu and naturally, kangaroos and wallabies.

Getting to Ningaloo can be a bucket-list trip too. You can fly from Perth to Exmouth or you can rent a camper van in Perth and drive north via Geraldton and Carnarvon to Exmouth. This 2,708 km trip is an unforgettable adventure and, like Canada's vastness, you'll only have glimpsed a tiny portion of Oz.

For more information, visit visitningaloo.com.au, australia.com and westernaustralia.com



Sea turtles are among the thriving marine life in Ningaloo Reef.

Road tripping through Spain's Moorish magnificence

From Granada's grand Alhambra to the Moorish art and architecture of Cordoba, Spain's Andalusian region and Costa del Sol promise a fabulous cultural holiday. Getting about is easy by train, bus or car.



Decorative wall details in the Alhambra fortress. ERIC FLETCHER

With its flagstone pavement, boutiques, and stylish residents, Granada is perhaps the Paris of Spain. It's also home to the Alhambra, listed as a UNESCO World Heritage Site in 1984. Built for the emirs who ruled in the 13th and 14th centuries, this fortress shows the superb ingenuity of Moorish designers in its magnificent courtyard gardens, fountains, reflecting pools,

and palaces. To immerse yourself in the city after the tourists depart, stay overnight at Parador de Granada, built as a mosque between 1332 and 1354. Later it was converted into a Franciscan convent, and nowadays it provides a luxurious stay for guests.

The town of Torremolinos in adjacent Costa del Sol gives access to a sweep of beach and wonderful little tapas restaurants and wine bars. Catch the train to nearby villages, such as Fuenigrola for flea markets where genuine antiques, reproductions, and flamenco musicians flirt for your attention. Drive inland to tour some of the region's famous "white towns" known for their bleached homes that cascade down hillsides to the Mediterranean.

Further afield, take a train to Cordoba to explore Roman, Muslim, Christian architecture through to contemporary art. The whimsical Mosque-Cathedral said to be the most significant building in the Western Muslim world is a highlight. Absorbing the heartbeat of this friendly city comes naturally while strolling its cobblestone streets and sampling Cordoban cuisine such as Salmorejo Cordobés (think hummus) or Rabo de Toro (ox-tail stew).

For more information, visit spain.info/en_US, visitcostadelsol.com and alhambradegradana.org/en/

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TRAVEL REWARDS

Expedia+ puts the “trip” in triple dipping

More points, more freedom in Expedia Canada’s rewards program



Members can earn triple the points when booking hotels and packages on the Expedia app.

Who wouldn’t like to book a vacation and at the same time earn valuable travel rewards points for the next one? A survey commissioned by Expedia.ca found that not only do Canadians love travel rewards programs, but a sizable number of us (80 per cent) rely on them to make vacations possible at all.

In late 2014, Expedia.ca launched its own travel rewards program called Expedia+. Joining the program is free and it is not tied to a single hotel chain or airline. That means members can earn points when booking any one of the 400 airlines or hundreds of thousands of hotels worldwide, along with activities, and select vacation packages and car rentals.

HOW IT WORKS

THE MORE YOU BOOK, THE MORE YOU EARN

Earning points is simple and can be done in a variety of ways and across multiple platforms, including online and via the Expedia app. The more Expedia+ members book, the more they can redeem points toward future hotel and package bookings.

The program offers unlimited flexibility, allowing members to not only accumulate points when booking their own travel, but also earn points when making bookings for family and friends.

Base point earnings start at the following:

- › Earn 2 points per \$1 spent on hotels, packages with a hotel, activities and select car rentals
- › Double up on flights by earning 1 point per \$5 spent, as well as airline frequent flyer miles
- › Earn 1 point per \$1 spent on flight + car packages
- › Earn triple the points when booking travel on the Expedia app

TRIPLE UP ON POINTS PROGRAMS

It doesn’t take a lot of extra effort to take advantage of what can add up to significant savings and that is what makes the Expedia+ rewards program unique. Plus, Expedia+ allows users to “triple dip” on points programs, meaning you can earn Expedia+ points on top of frequent flyer miles and any points generated from credit cards used to make your booking.

Based on the survey finding that a bulk of Canadians count on rewards programs to travel, the “triple-up-on-points” incentive is an all-too-welcome perk. The study, conducted

for Expedia.ca by Northstar Research Partners, was among 1,000 Canadians who had travelled for leisure in the previous year or who had a future trip booked for leisure.

“We know how important it is for Canadians to monitor and manage costs associated with planning and booking their next vacation,” says Jennifer Callegaro, director of brand marketing, Expedia Canada. “At Expedia.ca, we’re constantly looking for ways to help our customers save and it’s rare to find a loyalty program that doesn’t tie you to a single airline or hotel and allows you

to take advantage of more than one program at the same time.”

The Expedia+ program comes at a time when Canadians are relying more and more on loyalty programs to help meet their travel needs and make it possible for them to upgrade their experience.

Membership is free.
Expedia.ca customers can join Expedia+ by visiting expedia.ca/travelrewards

EARN POINTS EVERYWHERE, TO GET YOU ANYWHERE.

Expedia+



Expedia+ Points



Airline Reward Points



Credit Card Points

Triple dip with Expedia+. Earn Expedia+ points in addition to any applicable airline reward points and credit card points — all in the same booking. When you triple dip, your points will take you places sooner than you think.

Sign-up for free at Expedia.ca/Rewards



Points can be earned on flights, packages, activities and select car rentals and vacation packages. Minimum 3,500 points required for redemption (\$25 hotel voucher). Maximum voucher redemption value \$1,000 per booking. Visit <https://www.expedia.ca/rewards/howitworks> for full details. © 2015 Expedia, Inc. All rights reserved. Expedia, and the Airplane logos are registered trademarks, or trademarks, of Expedia, Inc. in the U.S. and/or other countries. Ticket fulfillment services provided by Tour East Holidays (Canada) Inc., 15 Kern Road, Suite 9, Toronto, Ontario, M3B 1S9. TICO Registration No.: 50015827 and Tour East Holidays (Canada) Inc., 2000 Peel Street, Suite 735, Montreal, QC, H3A 2W5. Quebec Licence No. 702246.

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Travel is just the beginning

CIBC's Aventura gets creative for its cardholders

Today, the world of travel reward programs is about much more than travel. Go shop, or go chop alongside a celebrity chef. Nab tickets to a sold-out event, or contribute to a worthy cause. Redeeming points has never been so varied and so fun. It has also never been so competitive.

According to one recent survey, there are more than 80 travel reward programs in Canada to choose from. And we are a loyalty driven bunch with almost 70 per cent of Canadians belonging to a travel rewards program. In this packed marketplace companies are looking for new ways to stand out in the crowd.

"Our cardholders love their loyalty rewards and we know they look for rewards that give them choice and flexibility," says Steve Webster, vice-president, Travel Cards, CIBC. "We're building the ultimate travel rewards card for Canadians with our Aventura program at CIBC by being innovators in designing and delivering benefits that provide meaningful value."

Take CIBC Aventura Travel Rewards Program and its Aventura Visa Infinite Card. It leads the pack when it comes to creativity and innovation. Think great merchandise deals and online auctions offering unique experiences.

Of course, there are still many opportunities for Aventura members to redeem points for trips around the world including flights, hotels, car rentals and cruises. Travel still remains one of the primary reasons that Canadians sign up for travel rewards programs. And to make that happen, Aventura cardholders

benefit from no blackout periods and the choice of any airline.

But Aventura goes beyond the next flight for its members by providing access to unique merchandise and experiences – ones that can earn someone bragging rights with friends and family.

Consider the following opportunities Aventura has rolled out:

Bid on deals

For those who love the adrenaline rush of bidding, CIBC is launching Reward Auctions this month. The star appeal here is the diverse range of exclusive experiences on offer.

For instance, you can enjoy a special Toronto Argonauts Experience where you receive two premium seats to the Toronto Argonauts game at the Rogers Centre on Friday, Oct. 30, 2015, followed by a personal meet and greet with former running back and head coach Michael "Pinball" Clemons.

That's just one of many auction items or excursions up for grabs to the top bidder. Enjoy a VIP experience at the most exciting events in sports, from hockey to baseball, or snag a table at the best restaurants around during a weekend-long culinary tour.

Shop with points

Cardholders can also go shopping using Aventura points. Go ahead and window shop online via the newly launched (as of July 2015) CIBC Rewards Deal Centre. From travel gear and electronics to kitchen essentials, it's like a virtual mall with oodles of great merchandise. You don't need cash here. Use Aventura points for goods offered at a discounted points value and bundled rewards. Because there is new stuff added every month, it's wise to keep visiting.



Book an escape

Canadians are famous for seeking out warm weather escapes. A special offer with WestJet will help Aventura cardholders get closer to the sun as the year comes to an end with just

13,000 Aventura points. Fly direct from Toronto to Orlando, home to top theme parks, such as Walt Disney World, Universal Studios, and Busch Gardens. Or leave from Montreal for the beautiful beaches of Fort Lauderdale. In the west, hop from



Cardholders can donate Aventura points to the CIBC Run for the Cure.

Vancouver and Calgary to Las Vegas where thrills are never in short supply. Book by Oct. 31 for travel before Dec. 10, 2015. Conditions and date restrictions apply.

Give a boost to a good cause

Aventura cardholders can also put their points to good use for a philanthropic cause by supporting the Canadian Breast Cancer Foundation CIBC Run for the Cure. This is the popular annual run held across Canada in support of breast cancer research, education and awareness programs. Make a donation of \$25, \$50, or \$100 until Oct. 29 by donating Aventura points to this worthy cause. A tax receipt from the Foundation will be issued.

Get sporty

This past summer, CIBC Aventura helped sports fans get the most out of the TORONTO 2015 Pan Am/Para Pan Am Games held in Toronto. The event was the highlight of the summer. As lead partner, CIBC was able to provide its cardholders with some incredible benefits – a means to say "thank you" for customer loyalty. The company used Facebook to reach out to cardholders to ask them what they liked about Aventura, then it surprised some respondents with tickets to the events. It also doled out commemorative pins and souvenirs, plus allowed customers to rack up twice the amount of Aventura points when buying official TO2015 merchandise with a 15 percent discount online to boot.

For more information on the deals and promotions for Aventura cardholders, visit cibcrewards.com

Make your points fly further

Manage and maximize rewards with an app

Even seasoned points collectors and experienced travellers can struggle with juggling multiple travel rewards programs and trying to maximize the benefits they provide.

Hotels, airlines, car rentals and credit cards are just a few of the loyalty programs used to collect coveted reward points and miles used for free flights, room upgrades and more. So how do you stay organized and on top of point balances?

Or even more important, how do you make sure these valuable collected rewards points don't fall by the wayside?

According to a poll conducted by Leger for CIBC in 2012, 70 per cent of Canadians own credit cards that earn them rewards for merchandise or travel. However, travel rewards website Rewards Canada, reports that less than 30 per cent of those enrolled in credit card rewards program have actually booked travel using accumulated rewards points.

But of course there's an app that can help for that – a few in fact, that assist travelers in managing multiple programs.

Consider the following tips from travel bloggers Dave Bouskill and Debra Corbeil. The Canadian-based duo have been travelling the world for the past seven years and sharing their adventures on their blog ThePlanetD.com (theplanetd.com).

Find an app that works at home

It used to be a real challenge to find such apps that worked well within Canada. However, a few on the market today, such as Triplt and AwardWallet, include Canadian travel rewards programs.

Triplt Pro, an add-on upgrade to the app Triplt, which focuses on trip planning, tracks over 150 loyalty programs. With reward accounts in nearly every travel program out there, having one place to find an overview of points balances is just one of many benefits Mr. Bouskill and Ms. Corbeil cite as reason enough for shelling out the \$49 (U.S.) upgrade fee.

A few of the programs the bloggers use the app for include Air Canada and at least 25 hotel rewards programs including Club Carlson, Fairmont, Marriott and Starwood.

Triplt Pro is an app well suited for frequent travellers. While other

rewards programs offer alerts for points about to expire, Triplt Pro takes notifications to the next level offering alerts on real time flight information, flight finders, refund notifications and more. ThePlanetD bloggers say they love the in the moment appeal of the alerts. "Our phone notifies us of any change. We are given a heads up about delays and cancellations and even seat assignments," says Ms. Corbeil.

Like Triplt, AwardWallet is a free app that includes paid add ons and upgraded features at varying price points.

AwardWallet supports a whopping 672 loyalty programs and allows users to manage most loyalty programs found in their wallets displaying balances, account numbers and passwords on one screen. The app also allows users to check balances even in locations where there is no Internet connection.

Keep it simple

It comes down to minimizing time and effort. Mr. Bouskill and Ms. Corbeil have been using Triplt Pro's Point Tracker for three years to keep track of their points, miles and rewards. "We try not to use a lot of different apps. We like to keep things simple," said Ms. Corbeil.

ThePlanetD bloggers also use Expedia.ca, which like Triplt Pro offers a reward tracking function. However since Triplt Pro even tracks Expedia, they don't even have to log into Expedia.ca to check their balance.

Ms. Corbeil says for them there's an even simpler reason they like the app: Like many of us amassing points, it helps them keep track of just how many rewards they have stockpiled.

Get started

Before committing to upgrades it's a good idea to try the free version of any reward app.

"Apps can be intimidating for the first timer, but once you give them a try, you'll realize that they save a lot of time and energy," says Ms. Corbeil. "They do the legwork for you."

And there's a reward itself in finding a travel app that works for you. "Keeping up to date with our travel points offers greater opportunity for free travel," says Ms. Corbeil.

After all, that's what it's all about. Travel rewards apps should make monitoring rewards and point collections easy, enabling travellers to actually take advantage of the great returns they offer.





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