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Aeroplan® Credit Card review: Get it for the elite status, keep it for the partner airlines

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PHOTO ILLUSTRATION BY FORTUNE; CARD IMAGE FROM CREDITCARDS.COM

Our take: If you're savvy about leveraging partner airlines, the Aeroplan points you can earn and redeem with the Aeroplan® Credit Card will make you happier than a moose grazing on Canadian shrubbery. But if you are looking for an airline credit card with benefits like lounge access, keep skiing.

Aeroplan® Credit Card

INTRO BONUS

Earn up to 100,000 points. Earn 75,000 bonus points after you spend $4,000 on purchases in the first 3 months your account is open. Plus, 25,000 bonus points after you spend $20,000 on purchases in the first 12 months

Annual fee	$95
Regular APR	20.99%–27.99% variable

OUR TAKE | REWARDS | CARD DETAILS

The Aeroplan® Credit Card slaps for those who want elite perks when they fly to Canada or who can leverage the Aeroplan program's extensive partner airline network.

Pros

- High earnings on both groceries and dining
- Aeroplan miles are versatile and valuable
- Pay Yourself Back feature allows redemption flexibility

Cons

- Maximizing Aeroplan miles requires a learning curve
- No perks on U.S.-based airlines

Aeroplan® Credit Card overview

Anyone who flies from the United States to Canada on the regular will take to the Aeroplan® Credit Card like a duck to water (or maybe we should say like a Canada goose to water). For a relatively low $95, the card is chock-full of the stuff you'd hope to find in an airline card, and then some.

The marquee feature of this card is that new cardholders get automatic Aeroplan 25K elite status for the remainder of the calendar year they open the account and the entire following year. That status means you'll get perks including priority check-in, two complimentary checked bags, priority boarding, two passes to the airline's Maple Leaf airport lounge, points boosts and discounted award flights.

No other airline card offers such a wide array of perks and benefits for a sub-$100 price. And, the Aeroplan Card is good for more than just gliding back and forth between the U.S. and Canada. Aeroplan has more than 45 airline partners, which means that for some trips it could potentially cost you less miles to book your flight with one of the airline partners. We'll get into that in more detail below.

Cardholders will also get reciprocal Silver with more than 25 Star Alliance airlines. This benefit means you'll get added to the priority reservation waitlist if you had a paid ticket and your plans change and priority standby if you're hoping to get on a sold-out flight.

And if you can't find the award ticket you're dreaming of on Air Canada or its myriad partners, the card has another trick up its sleeve. You can redeem your rewards as a statement credit to pay yourself back on eligible travel purchases or for the card's annual fee. And you can do so at a 25% premium where each point is worth 1.25 cents when used this way. Simply put, the Aeroplan card shines.

Who is the Aeroplan® Credit Card good for?

The Aeroplan Card is good for anyone who wants to up their international flight experience, whether it's through the elite status and other Air Canada-specific perks you'll get with the card or from the vast partner network redemption potential that can help you stretch your points further.

Who shouldn't get the Aeroplan® Credit Card?

As a co-branded airline card, the main perks and benefits of the Aeroplan Card have to do with flying. If you're seeking a more flexible rewards card, or a card with hotel or rental car perks, this isn't it.
Also, if you mostly fly domestically within the U.S., there's probably a better airline card for you.

Aeroplan® Credit Card: How to earn rewards

The Aeroplan Card earns Aeroplan points at the following rates:

- 3X points for each dollar spent with Air Canada directly
- 3X points for each dollar spent at grocery stores
- 3X points for each dollar spent on dining at restaurants, including takeout and eligible delivery services.
- 1X points for each dollar spent on all other purchases
- 500 bonus points for every $2,000 you spend in a calendar month - up to 1,500 points per month

New cardholders can earn up to 100,000 points. Earn 75,000 bonus points after you spend $4,000 on purchases in the first 3 months your account is open. Plus, 25,000 bonus points after you spend $20,000 on purchases in the first 12 months

Pro tip

Aeroplan rewards are my secret weapon for cheap business class award redemptions. Last year I flew from New York to Switzerland in business class on SWISS airlines for 60,000 miles and this spring I flew from Washington DC to Panama City for an astounding 25,000 miles in Copa Airlines' business class.
Dia Adams, Senior Editor

How to redeem Aeroplan® Credit Card rewards

Aeroplan points can be redeemed in multiple ways, making them a valuable currency for international flyers. It's important to know that you cannot book Air Canada flights to travel within the United States, you can only fly the airline on a flight originating in the U.S. to another country, be it Canada or elsewhere. So if you're looking to earn airline miles to redeem for flights around the U.S., this is not the card for you.

You may be able to score domestic flights on United Airlines, as both Air Canada and United are members of the Star Alliance. However, it depends how much partner space United makes available.

Here's what you can do with the rewards from the Aeroplan Card:

Redeem for flights

You can redeem your points to book flights on Air Canada and any of its more than 45 partner airlines. Air Canada publishes a detailed series of charts, outlining how many points it takes to fly between various zones. This makes it fairly easy to see how much you could potentially save by flying with a partner airline. Here's an example:

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As you can see from the chart, Air Canada redemptions will cost within a range of miles, but partner airlines are fixed at the lowest end of Air Canada's range. This means that if for instance you wanted to use points to book a flight from Montreal, Quebec to Bogota, Colombia it would cost you between 30,000 and 60,000 Aeroplan points one way to fly on an Air Canada plane.

But when searching for flights, the Air Canada website will also automatically show you partner-operated flights, which often includes less expensive options—including ones with a stopover that includes a switch to an Avianca plane. For example:

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Because the number of points you need are based on zones, you can find some sweet spots when booking flights, such as this flight from Vancouver to Barcelona for just 39,400 points one way in economy class compared to the standard redemption price of 92,600.

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Redeem for flight-related options

Air Canada allows you to add a stopover to your flight outside the U.S. or Canada for just 5,000 points, which means you can add another destination to your journey for a relatively low mileage cost. Stopovers are only allowed once per each direction of travel.

You can also use your Air Canada points to bid on an upgrade to your seat class or use your points to pay for in-flight Wi-Fi.

Use for Pay Yourself Back statement credits

With most co-branded airline cards, your value per point drops when redeeming for something other than flights with the airline. But like extra gravy on your poutine, the benefits are rich with the Aeroplan Card. You can redeem points to cover eligible travel purchases like hotels, car rentals, and rideshares at a value of 1.25 cents each, and through June 30, 2024, there's no limit on the amount of points you can redeem.

You can also redeem your points this way to cover flights that you charged to your card, but you might end up getting a lower redemption value than if you'd redeemed points to book an award ticket through Air Canada. That's because redeeming points against a flight you purchased is tied to the cash price of the flight.

So, for instance, if you booked a $400 one-way economy flight within North America, you'd need to redeem 32,0000 points for a Pay Yourself Back credit. But that same flight, depending on the number of miles between the two points, could cost you a maximum of 25,000 points, according to Air Canada's redemption chart.

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Aeroplan® Credit Card rates and fees

- Annual fee: $95.
- Foreign transaction fee: None.
- Purchase APR: 20.99%–27.99% variable.

Dig deeper

What's in Dia's Wallet: Using Aeroplan for a Panamanian Hat Trick
Beginner's guide to frequent flyer miles

Additional benefits

- Free first checked bags: Get a free first checked bag for you and up to eight travel companions traveling on the same reservation when travel originates on an Air Canada flight.
- Automatic 25K elite status for new cardmembers: The card's entry-level Aeroplan status comes with perks including priority check-in, two complimentary checked bags, priority boarding, two passes to the airline's Maple Leaf airport lounge and reciprocal Silver status with flying with more than 25 Star Alliance airlines.
- Global Entry/TSA Precheck/NEXUS statement credit: Get a statement credit of up to $100 every four years as a reimbursement for the application fee for one of these trusted traveler programs charged to your card.
- Preferred pricing: As a cardmember you'll get access to lower pricing on award flights when available.
- Chase Ultimate Rewards® transfer bonus: Get a 10% bonus when transferring at least 50,000 Ultimate Rewards to Aeroplan. In other words, 50,000 Ultimate Rewards would equal 55,000 Aeroplan points.
- Travel and purchase protections: The Aeroplan Card offers trip cancellation and interruption coverage, baggage delay insurance, trip delay reimbursement, access to roadside assistance and purchase coverage.
- DoorDash benefits: Get a one-year subscription to DashPass, a membership for both DoorDash and Caviar food delivery services. The subscription means lower or reduced delivery fees on eligible orders. Activate by Dec. 31, 2024 to take advantage of this benefit. Note, after your first year of membership is up you'll be automatically enrolled at the current monthly rate.

Credit cards similar to Aeroplan® Credit Card

The Aeroplan Card is an outstanding option for anyone who can fly in and out of Canada and/or make use of the card's extensive list of partner airlines. But if you're not sure it's a match for your needs, here are two alternatives to consider.

Current Review Aeroplan® Credit Card	United℠ Explorer Card	Chase Sapphire Preferred® Card
Annual fee $95	**Annual fee** $0 introductory annual fee for the first year (then $95)	**Annual fee** $95
Welcome bonus Earn up to 100,000 points. Earn 75,000 bonus points after you spend $4,000 on purchases in the first 3 months your account is open. Plus, 25,000 bonus points after you spend $20,000 on purchases in the first 12 months	**Welcome bonus** 60,000 bonus miles after you spend $3,000 on purchases in the first 3 months your account is open	**Welcome bonus** 60,000 bonus points after you spend $4,000 on purchases in the first 3 months from account opening
Rewards 3X points for each dollar spent with Air Canada directly 3X points for each dollar spent at grocery stores 3X points for each dollar spent on dining at restaurants, including takeout and eligible delivery services. 1X points for each dollar spent on all other purchases 500 bonus points for every $2,000 you spend in a calendar month - up to 1,500 points per month	**Rewards** 2x miles on dining (including eligible delivery services), hotel stays, and United® purchases 2x miles on dining (including eligible delivery services) 1x miles on all other purchases	**Rewards** 5x points on travel purchased through Chase Travel℠ 3x points on dining 3x points on select streaming services and online grocery purchases (excluding Walmart, Target and wholesale clubs) 2x points on travel purchases 1x points on other purchases
Our Take The Aeroplan card is a surprisingly good card for those who fly United and other Star Alliance carriers. Aeroplan consistently has some of the best award pricing on Star Alliance flights and the card offers both strong earnings and appealing ways to use the rewards outside of Aeroplan if you wish.	**Our Take** The Explorer card offers outsized benefits such as two United Lounge passes per year along with free checked bags and expanded Saver award availability. It makes perfect sense if you fly United and check a bag more than once a year.	**Our Take** The Sapphire Preferred offers outsized bang for the buck with an annual hotel credit, bonus earnings on travel and dining. You can redeem points for cash, gift cards or travel, or transfer them to an appealing set of partners.
	Read our review > of the United℠ Explorer Card	Read our review > at Chase Sapphire Preferred® Card

United℠ Explorer Card vs. Aeroplan® Credit Card

The United℠ Explorer Card comes jam-packed with airline perks for a reasonable $0 introductory annual fee for the first year (then $95). These include a first free checked bag perk and a Global Entry/TSA Precheck/NEXUS application fee credit every four years.

And, the card offers priority boarding, two United Club passes, and premier upgrades on award tickets when available. United is a member of the Star Alliance airline network, which means cardholders can use their United MileagePlus miles on 25 partner airlines. However, it lacks the automatic elite status granted by the Aeroplan Card, and Aeroplan's partner route network is far more extensive.

Chase Sapphire Preferred® Card vs. Aeroplan® Credit Card

The Chase Sapphire Preferred® Card has the same $95 annual fee and offers versatility in how you use your rewards. You can transfer points at a 1:1 ratio to 11 airline partners and you can also transfer them to three hotel partners. You'll also get a $50 annual hotel credit each year with the Sapphire Preferred for stays booked through Chase Travel℠ —and the Sapphire Preferred offers primary auto rental insurance.

The Aeroplan Card doesn't offer any hotel transfer partners, hotel credits or other lodging perks, and it doesn't offer primary auto rental coverage.

However, the Aeroplan Card does let you redeem points at a value of 1.25 cents each as a statement credit to cover recent travel bookings made with the card. This includes airfare, hotels and rental cars. This makes it a more flexible option than the Sapphire Preferred, which only gives you a 25% boost to points value on travel redemptions made via the Chase Travel℠ portal. The Aeroplan Card also offers free checked bag perks and a trusted traveler credit every four years and entry-level Aeroplan 25K elite status.

In terms of rewards, Sapphire Preferred cardholders earn 5x points on travel purchased through Chase Travel℠ (excluding hotel purchases that qualify for the $50 Annual Chase Travel Hotel Credit), 3x points on select streaming services and online grocery purchases (excluding Walmart, Target and wholesale clubs), 2x points on travel purchases not booked through Chase and 1x points on other purchases.

If you're trying to choose between the two, the Sapphire Preferred is likely better for the travel generalist and the Aeroplan Card is a smarter choice for the flight enthusiast.

Also, the United Explorer card's earn rates lag behind the Aeroplan Card, earning 2x miles on dining (including eligible delivery services), 2x miles on dining (including eligible delivery services), hotel stays, and United® purchases and 1x miles on all other purchases. The Aeroplan card earns 3 points per dollar on Air Canada spending, grocery stores and dining including takeout and delivery and 1 point per dollar on everything else.

United has the edge in one area though: You can fly the airline within the U.S. If you're booking a flight with Aeroplan, it typically either has to originate or end in Canada.

Is the Aeroplan® Credit Card right for you?

Globetrotters will benefit from the rewards, vast redemption options and other benefits offered on the card. No other card offers as many airline partners or elite status at a sub-$100 price point. But if you fly only occasionally, or most of your travel is domestic, you'd be better off with a different card.

Frequently asked questions

How much is an Aeroplan point worth?

Aeroplan points vary in value depending on how you redeem them. If you use your points as a statement credit against eligible travel booked with the card or to pay yourself back for the card's annual fee, a point is worth 1.25 cents each.

If you use your rewards to book flights with Air Canada or on partner flights, the value of your rewards will vary depending on the specifics of where you're flying.

Is the Aeroplan® Credit Card worth it?

For its low $95, the Aeroplan Card offers value well beyond its price tag for frequent international fliers. However, if all of your air travel is within the U.S., the card may not be worth it for you.

How do I get a free checked bag with Aeroplan?

Cardholders of the Aeroplan credit card are entitled to a free checked bag for them and up to eight companions when flying originates on an Air Canada flight. When you apply for the Aeroplan Card, you'll have an opportunity to link your frequent traveler number to your card account. If approved for the card, you should automatically see that baggage fees are waived when you book an Air Canada flight.

Please note that card details are accurate as of the publish date, but are subject to change at any time at the discretion of the issuer. Please contact the card issuer to verify rates, fees, and benefits before applying.

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With more than four decades of experience, Adam B. Frankel covers a broad range of personal finance topics from managing money in the stock markets to tracking credit card strategies. His work has been featured in national personal finance sites including MarketWatch, Quartz, and CardRatings.com.

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