

Rewards 101

What happens to points & miles?

AIR CANADA AEROPLAN

Cannot Will the points to another person, however named beneficiaries can request transfer of points.

1-800-361-5373

BMO REWARDS

Allows beneficiary to redeem points earned by the cardholder.

1-866-991-2835

SCOTIA REWARDS

Allows beneficiary to redeem points up to 60 days after death.

1-800-665-2582

AIR MILES

Transfers Reward Miles to beneficiaries by completing the Air Miles Estate Matters Form.

1-888-247-6453

CIBC

Allows beneficiary to transfer or redeem points up to 1 year after death.

1-888-232-5656

TD REWARDS

Allows beneficiary to redeem points up to 1 year after death, however points cannot be redeemed for travel.

1-800-983-8472

AMERICAN EXPRESS REWARDS

Beneficiary can have points transferred or can take over the account.

1-800-575-2273

RBC REWARDS

Allows beneficiary to redeem points up to 90 days after death.

1-888-247-6453

SCENE POINTS

Allows the transfer of points to another account.

1-866-586-2805



CANADIAN TIRE

Canadian Tire Money and Triangle Reward Points are both forfeited upon death.

PC OPTIMUM

Points are forfeited upon death.

PETRO POINTS

Allows transfer of points between cards.
1-800-668-0220

MARRIOT BONVOY

Allows transfer of points, however benefits like Free Night Awards are forfeited.

1-800-627-7468

WESTJET REWARDS

Allows beneficiary to redeem WestJet Dollars from the deceased's account for up to 90 days after death.

1-888-937-8538



Need help? Contact us today.



