neo

	ESSENTIALS Free	START $4.99 / month	BUILD $9.99 / month or $0 with World Elite®	GROW $14.99 / month
Speed of credit increases[1]	–			
Higher credit card limit[2]		Unlocks higher limits than Essentials	Unlocks higher limits than Start	Unlocks access to Neo's highest limits
Savings rate[3]	2.25%	2.5%	2.75%	3%
Insights and spend tracking	Included	Included	Included	Included
Secured credit limit[4]	–	–	Included	Included
Neo Advance limit	–	Up to $100	Up to $300	Up to $500
Builds credit history	–	✓ Advance	✓ Advance ✓ Secured limits	✓ Advance ✓ Secured limits
Credit score monitoring[5]	–	Included	Included	Included
Credit builder tool[6]	–	Included	Included	Included
1-day early payday[7]	–	Included	Included	Included
Payroll recognition	–	Included	Included	Included
Free Neo Money™ ATM withdrawals[9]	–	–	Included	Included
No foreign exchange (FX) fees[9]	–	–	–	Included
Interac e-Transfer® sends	Free	Free	Free	Free
Interac e-Transfer® receives	Free	Free	Free	Free
Support level	Standard support	Standard support	Standard support	Priority support

[1] "Faster" and "speed up" refer to actions that may accelerate access to credit eligibility pathways. They do not guarantee any review timeline, credit offer, credit limit, or approval. Timing and outcomes vary by customer and remain subject to applicable eligibility criteria.

[2] Higher limits are not guaranteed. Credit card limits and Neo Advance limits are subject to eligibility, credit assessment, and account standing. Limits vary by customer and may change over time. Memberships alone do not guarantee a specific limit or limit increase.

[3] Earnings for the Neo Savings account are derived from the interest Neo earns on the funds. Neo shares interest at the advertised rate of return for the Neo Savings account, and earnings are calculated daily on the total closing balance and paid monthly. Interest earnings are paid at Neo's discretion. Current rates available here. Rates are per annum and subject to change without notice.

[4] To use the secured credit limit with a Neo credit card, you must add security funds, meet Neo's eligibility rules, and have a paid membership. You must close your credit card account in order to cancel your membership. See the Neo Financial Mastercard Agreement and Membership Policy for additional terms and conditions.

[5] Credit score monitoring is provided by TransUnion and is not available with Essentials.

[6] Credit Builder is an educational tool and should not be used as a source of financial advice. Building credit is dependent on customer behaviour, including making payments on time and in full, and improvements are not guaranteed.

[7] Early access to payroll funds depends on when your employer or payroll provider submits the payment file. Funds may be available up to 1 business day before your scheduled payday, based on data collected by Neo in July 2026. Timing is not guaranteed and may vary by pay cycle.

[8] Third party ATM fees for withdrawals of Canadian currency made with a Neo Money card at ATMs in Canada will be reimbursed up to $5 per withdrawal. Reimbursements will be reflected in your Neo Everyday or Neo Chequing account.

[9] Foreign transaction fees are automatically rebated for Grow members and limited to the first CAD$10,000 in foreign spend each month. A 3% foreign transaction fee (2.5% on Neo Money™ cards) is applied at the time of purchase and automatically returned to your account once the transaction moves from pending to posted. Neo Money™ Card rebates are processed monthly, at the end of the month, and returned via your Neo Chequing or Neo Everyday account.