



OPINION

Look out for these loyalty program changes in 2026

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Instead of earning cash or dream miles with Air Miles, you'll earn a single currency as of Jan. 25, 2026. For collectors, this means greater flexibility since your miles can soon be used toward any redemption.

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Loyalty programs roll out updates throughout the year and while some take effect immediately, others kick in later. Since it's easy to overlook these announcements in the rush of everyday life, here are the key updates you need to know about.

Aeroplan Elite status overhaul and new partner

Starting in the new year, Aeroplan is simplifying how members qualify for elite status. Instead of juggling miles, segments, or dollars, you'll now only need to worry about meeting specific status-qualifying credit thresholds.

Additionally, how you earn miles on flights will now be based on cash spent rather than distance flown. For many travellers, requalifying in 2026 could require higher spending. However, depending on your routes and fare classes, some members may actually benefit from the shift.

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Aeroplan has also partnered with DINR, an app that offers same-day reservations at top restaurants and exclusive culinary experiences. Beginning in 2026, members will be able to earn and redeem points directly through DINR. This is positive for consumers since Aeroplan is becoming more versatile and lifestyle-focused.

Petro Points adds Platinum status

Starting in January, Petro-Points members can reach Platinum status by filling up 1,000 litres within a 90-day period. Platinum perks include 50 per cent more Petro-Points, bonus CT Money for those linked to Triangle Rewards, and additional benefits.

However, to reach Platinum status, you'd have to fill up about twice a week.

Air Miles moves to single currency

Instead of earning cash or dream miles with Air Miles, you'll earn a single currency as of Jan. 25, 2026. For collectors, this means greater flexibility since your miles can soon be used toward any redemption. Since BMO acquired Air Miles, the program has consistently delivered value, making it worth a second look.

WestJet credit card upgrades and new Skip partnership

WestJet has refreshed both of its credit cards, giving cardholders a higher earn rate on everyday spending and adding trip cancellation and mobile device insurance. However, in the second year of card membership, to get the companion voucher – a benefit that allows a travelling companion to pay a lower base fare – you now need to spend \$5,000 for the World Elite card and \$2,500 for the entry-level card.

Additionally, to receive the free checked bag benefit, you'll need to charge the full cost of your flight to your card. While the extra spend for the companion voucher is a drawback, the upgrades balance things out.

WestJet Rewards has also expanded into dining by partnering with Skip. Members can link their accounts to instantly receive 500 WestJet points and six months of Skip+ free. Going forward, you'll earn WestJet points on Skip orders.

Dining partnerships have become increasingly popular in travel loyalty programs, and this collaboration adds meaningful value for consumers.

Amex Platinum cardholders could see lounge access reduced

American Express has announced upcoming changes to Platinum card lounge access, effective Jan. 1, 2027. Cardholders will be limited to six complimentary

Those who spend \$20,000 annually – starting with the 2026 calendar year – will get unlimited lounge access. While the change may have been designed to ease overcrowding, it's unlikely to affect many cardholders. After all, if you're not spending at least \$20,000 a year, a card with a \$799 annual fee may not be the right fit.

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EQ Bank to acquire PC Financial

EQ Bank has announced plans to acquire PC Financial, alongside a long-term strategic partnership with Loblaw. As part of the deal, EQ Bank will become the exclusive financial partner of the PC Optimum program.

For collectors, there's no immediate change – your PC Optimum points remain unaffected. Looking ahead, though, EQ's involvement could create new ways to earn points through its products, such as everyday banking services.

Barry Choi is a personal finance and travel expert. He was previously affiliated with Aeroplan, Petro Canada, Air Miles, WestJet, American Express, EQ Bank and PC Optimum, but currently has no relationship with any of the brands mentioned

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