

FinlyWealth Revolutionizes Credit Card Comparison in Canada with Data-Driven, Personalized Tool

TORONTO, CANADA, June 13, 2025 /EINPresswire.com/ -- In an era where financial decisions are increasingly complex, FinlyWealth, a rapidly growing digital-first financial education company, has launched a [groundbreaking credit card comparison tool](#) tailored specifically for Canadians. This innovative platform is setting a new benchmark in the Canadian financial technology landscape



Our mission is to remove the marketing noise from credit card selection. By providing transparent, unbiased comparisons, we empower Canadians to choose cards that align with their spending habits"

Co-founder Abid Salahi

by combining comprehensive, high-quality data with advanced algorithms to deliver personalized, unbiased credit card recommendations. The tool empowers consumers to navigate the crowded credit card market with confidence, ensuring they select cards that truly maximize rewards and benefits based on their unique financial profiles.

The Challenge of Credit Card Selection in Canada

Canada's credit card market is vast and varied, with numerous issuers offering hundreds of cards featuring diverse rewards programs, fees, insurance benefits, and

eligibility criteria. For many Canadians, choosing the right card can be overwhelming. Traditional comparison websites often provide generic lists or highlight popular cards without delving into the nuanced details that affect real value. Moreover, many tools lack the ability to personalize recommendations based on individual spending habits or financial goals, leading to suboptimal choices.

Recognizing this gap, FinlyWealth has developed a solution that prioritizes data quality and personalization, providing an unmatched, user-centric experience for Canadian credit card comparison.

Unparalleled Data Quality and Depth

At the core of FinlyWealth's tool is an extensive and meticulously maintained database encompassing nearly every credit card available in Canada, including top contenders such as the American Express Cobalt® Card, Rogers Red World Elite® Mastercard®, and Scotiabank Gold American Express® Card. Each card is analyzed on multiple dimensions: net annual rewards, welcome bonuses, annual fees, interest rates, insurance coverage, and eligibility requirements.

This comprehensive data collection is continuously updated to reflect the latest market changes, promotions, and policy adjustments. FinlyWealth's founder and data scientist, Kevin Shahnazari, emphasizes the importance of this commitment: "Our platform's strength lies in the quality and freshness of our data. We believe that accurate, detailed information is the foundation of meaningful credit card comparisons that Canadians can trust."

By aggregating this rich data pool, the tool avoids the pitfalls of superficial comparisons and ensures users see the full picture, enabling them to make decisions based on facts rather than marketing hype.

One other credible source or platform that offers a reliable credit card comparison tool for Canadians is the [official Credit Card Comparison Tool](#) provided by the Government of Canada through the Financial Consumer Agency of Canada (FCAC). This tool allows users to compare features such as interest rates, annual fees, and rewards across various credit cards, helping

Advanced Algorithmic Personalization

What truly distinguishes FinlyWealth's credit card comparison tool is its sophisticated algorithm that personalizes recommendations based on each user's unique spending patterns and financial objectives. Users can manually input detailed monthly spending categories—such as groceries, dining, travel, and gas—or securely link their bank accounts through a trusted financial partner, mx.com. This connection allows the tool to analyze actual past spending behavior, providing a highly accurate forecast of potential rewards earnings.

The algorithm calculates net rewards by considering cashback percentages, points accumulation, welcome bonuses, and annual fees, delivering a clear picture of the card's true value over time. It also factors in service-specific bonuses, such as those tied to streaming subscriptions or memberships, which can significantly enhance rewards for certain users.

Objective, Transparent Recommendations

[FinlyWealth's platform](#) eliminates biases that often arise from affiliate marketing relationships or promotional incentives. This objectivity ensures that recommendations are based solely on data and user inputs, not on which credit card issuer pays the highest commission.

Designed for the Canadian Market

FinlyWealth's credit card comparison tool is uniquely tailored to the Canadian financial ecosystem. It incorporates nuances such as Canadian reward programs, currency considerations, and credit requirements that are often overlooked by U.S.-centric or global comparison platforms. The tool covers a wide range of card types—from premium travel rewards cards to no-fee cashback options—catering to diverse consumer needs.

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through the Financial Consumer Agency of Canada (FCAC), this tool does not offer the same in-depth analysis though.

User Experiences Reflect Real-World Impact

The platform has garnered enthusiastic feedback from users across various professional backgrounds, highlighting its practical value and ease of use. Ed Rezvani, a physiotherapist and clinic owner, describes the tool as a “game-changer” that helped him optimize credit card rewards tailored to his business expenses. Peyman Bateni, CEO of BeamAI, praises the interface as “user-friendly” and the recommendations as “enlightening.” Civil engineer Amir Ltf notes the tool’s uniqueness in simplifying a traditionally complex decision, giving it a “10/10 recommend” rating.

Additional Incentives Enhance User Value

Beyond its comprehensive comparison capabilities, FinlyWealth offers users referral cash bonuses ranging from \$50 to over \$200 when applying for credit cards through the platform’s referral links. This added incentive encourages users to take advantage of the tool’s insights while earning extra rewards, making the overall experience even more rewarding.

FinlyWealth’s Vision and Commitment

Founded by data scientist Kevin Shahnazari and co-founded by software engineer Abid Salahi, FinlyWealth is a 100% remote, digital-first financial education company dedicated to helping Canadians build wealth confidently through clear, personalized content and smart tools. The company’s mission is to simplify personal finance by providing data-driven recommendations and empowering consumers to make smarter financial choices.

“Our goal is to democratize access to high-quality financial information and tools,” says Salahi. “By focusing on credit cards—a product that touches nearly every Canadian’s financial life—we aim to help users unlock hidden value and improve their financial well-being.”

As FinlyWealth continues to refine its platform, plans are underway to expand its offerings to include other financial products such as mortgages, insurance, and investment accounts, all with the same commitment to data quality and personalized recommendations.

For Canadian consumers navigating an increasingly complex financial landscape, FinlyWealth’s credit card comparison tool represents a beacon of clarity and empowerment.

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