

55+ Senior Discounts in Canada: The Easy Way to Save... *from an article found on the web September 26, 2021*

Senior citizens often depend on a limited retirement income even though they deal more with greater medical expenses due to their age.

Fortunately, older adults in Canada can still enjoy some peace of mind, thanks to many retailers, restaurants, travel companies, and other businesses that offer excellent senior discounts in Canada.

Still, some senior citizens no longer earn active income or are close to retirement and prefer using any avenue to save every dollar possible.

It can be challenging for many senior citizens in Canada to save money.

This guide for 55+ senior discounts in Canada should give you details about discounts, age requirements, and other essential information.

Food and Restaurants

This section of the 55+ senior discount guide in Canada will cover different restaurants and markets that offer senior citizen discounts on various items.

M&M Food Market: M&M Food Market offers a discount of 10% on all regular-priced items at their store for Canadians aged 60 and above on any day of the week. The discount was previously available only on Tuesdays, but M&M Food Market has since changed its policy to make its discounts more commonly available to senior citizens.

Amaranth Foods: The Calgary-based health food store offers several discounts to all its customers. It designated Tuesdays as Seniors Day at its stores, and you can get a 10% discount on most items in the store if you are 65 or older.

Bulk Barn: Bulk Barn is offering discounts to senior citizens and students every Tuesday. You can get a 10% discount on most items sold at Bulk Barn as a student with a valid student ID and if you are a senior citizen over the age of 65.

IHOP: IHOP, one of the most famous breakfast chains worldwide, offers 55+ senior discounts in Canada through a 55+ menu with reduced prices that you can use at any of its locations in Canada.

KFC: KFC Canada also offers a discounted deal for Canadian citizens over 55 years of age. You can get a free small drink along with a KFC meal as a senior citizen.

Salisbury House: The Winnipeg-based chain offers a discounted menu for Canadian citizens over the age of 55. The Silver Breakfast menu offers several popular items from the restaurant at a discounted price for older adults in Canada.

Subway: Subway is another restaurant offering senior discounts in Canada. You can get a 10% discount on your order any day of the week if you are 60 years or older.

A&W: A&W also offers senior discounts. You can get a 10% discount on all food purchases from A&W, but it is not available at all its locations. Therefore, you should ask the location to check whether they are offering a senior citizen discount.

McDonald's: McDonald's offers discounts on coffee for seniors. However, you can only get coffee at discounted prices with your orders in selected locations. You should ask the location to check whether they offer any discounts on coffees for older adults.

Humpty's: Humpty's is a Canadian restaurant that values its roots as a family restaurant and offers a discount of 10% to Canadians who are 55 or older. However, you need to get an Emerald 55 Club membership first. Fortunately, the membership is completely free. The discount is available for all menu items except alcohol.

Taco Bell: Taco Bell also offers discounts to senior Canadian citizens older than 60. However, the discounts can vary and are not available at every location. Hence, it is advisable to call and check with your nearest branch to see whether it offers a senior discount.

Senior Discounts at Pharmacies

Healthcare expenses typically tend to increase the older we get. Fortunately, there are 55+ senior discounts in Canada offered by some pharmacies that can help you save a significant amount of money when you are filling your prescriptions.

Lawton Drugs: Lawtons Drugs started a 55+ Appreciation Day, offering a discount of 20% for most products available at the store. If you are 55 years or older, you can get a senior discount on most Wednesdays.

Shoppers Drug Mart: Shoppers Drug Mart is another pharmacy that offers a senior citizen discount in Canada. Throughout Canada, the largest drugstore chain offers a discount of 20% on specific, regularly priced items every Thursday. However, the offer is available only to PC Optimum members, and you need to be 65 or older to get the discount.

Rexall Pharma Plus: Rexall Pharma Plus is a CARP partner that offers a 20% discount on thousands of in-store items to senior citizens in Canada. You need to become a CARP member and pay a membership fee per year to the organization, but the discount is worth getting the membership.

Senior Discounts at Banks and Finance Discounts

Financial institutions also understand the importance of saving every dollar, especially if you are an older adult. As a result, several banks and finance discounts are available to Canadian citizens, including:

ATB Financial: ATB Bank offers the Freedom Account for Canadian adults at least 59 years old. Aside from the \$10 discount you get when getting a safety deposit box with the bank, ATB Financial also offers free personalized checks, unlimited transactions, and zero monthly fees.

Bank of Montreal: The Bank of Montreal offers a bank account for Canadians 60 years of age or older. If you can maintain a minimum daily balance in your senior account, you do not have to pay the monthly fees, and you get 12 monthly transactions.

Continental Currency Exchange: If you plan to travel or need to exchange currency for any other reason, you can get discounted rates every Monday at Continental Currency Exchange if you are 60 or older. As a bonus, you can enjoy zero fees on all cash transactions.

Canadian Western Bank: The Canadian Western Bank offers the Gold Leaf PLUS Account for people 57 and older in Canada. The program allows you to have an account with the bank without monthly fees, unlimited transactions, free personal checks, and you get a \$15 discount on a safety deposit box rental at the bank, among others.

Royal Bank of Canada: The Royal Bank of Canada offers the Sixty Plus Savings account for Canadian citizens 60 and older. The minimum deposit requirement to open this account is \$100. You get to enjoy plenty of free transactions and zero monthly fees. RBC also offers a 50% discount on the annual fees of a small safety deposit box, along with several other ways to save money.

Servus Credit Union: Servus Credit Union offers a banking plan for Canadian citizens over the 60 to enjoy zero fees. You can also get 100 free cheques per year, \$10 off on your annual fee for a safety deposit box, and discounted rates.

Canadian Imperial Bank of Commerce: CIBC offers the CIBC Smart for Seniors program for Canadian customers who are 65 and older. These exclusive benefits include discounted monthly fees for chequing accounts, extra transactions on savings accounts, \$5 off on your annual fee for a safety deposit box, and free Interac e-Transfer transactions.

Bank of Nova Scotia: Scotiabank offers several discounts to senior citizens who open an account with the bank for different chequing and savings accounts.

Senior Discounts at Hotels for Canadians

Plenty of global and local hotel chains offer 55+ senior discounts in Canada through their own discounted rates. Many of them partner with CARP to offer CARP members exclusive discounted deals at their locations.

InterContinental Hotel Group: The InterContinental Hotel Group (IHG) offers senior discounts to customers aged 62 and older whenever they stay at any of IHG's hotels worldwide. All IHG hotels offer senior citizen rates, but the specific discounts can vary depending on the percentage discount offered by each location.

Wyndham Hotels & Resorts: Wyndham Hotels offer senior rates to guests who are 60 years or older. Provided that you have proof of your identification when you check into the hotel, you can get their senior citizen discount.

Travelodge Hotels: Travelodge Hotels by Wyndham also offer discounts to people 60 years or older. You can request a senior rate discount when you check into the hotel and prove you are over 60.

Hampton by Hilton Hotels: Hampton by Hilton also offers a discount of up to 10% to guests who are 65 or older. You should let them know that you would like to get the senior rates when making a booking. Be sure to provide your ID proving that you are older than 65 when you check-in.

Best Western Hotels & Resorts: Best Western Hotels & Resorts is a global hotel chain that offers 55+ senior discounts in Canada and other hotels and resorts worldwide. You can save up to 15% when you check-in.

Choice Hotels: Choice Hotels offer a discount of up to 10% to all its guests who are 60 or older. If you are a CARP member, you can get up to 20% off on your hotel rent, along with other benefits like complimentary breakfast and access to the hotel WiFi.

Travel Discounts for Seniors in Canada

Senior citizens in Canada using various transportation services can also enjoy special prices and discounts. Some providers even offer free travel for senior citizens.

I have divided this section of my 55+ senior discounts in Canada guide into different categories for each type of transportation service.

Transit Discounts for Seniors

BC Ferries: BC Ferries offers free travel from Mondays to Thursdays for British Columbia residents 65 years old and older on selected routes. The offer is only applicable to passenger fees. If you are travelling on the ferry route with a vehicle, you will have to pay for the vehicle ferry charges. The offer does not apply during holidays like Thanksgiving and Christmas.

St. John's Metrobus: St. John's Metrobus offers monthly passes and 10-ride passes at discounted rates to senior citizens. However, it does not offer discounts for single rides.

Winnipeg Transit: If you are 65 or older, you can get peggo e-passes while using Winnipeg Transit for travelling. You may need to provide ID while boarding to prove that you are older than 65, but you can get discounted rates on single fares and passes through Winnipeg Transit.

OC Transpo: Senior citizens travelling through the O-Train and OC Transpo buses can travel for free on Sundays and Wednesdays. You can also get discounts on monthly passes if you have a Presto membership.

GO Transit: Senior citizens 65 and older can enjoy a 50% discount for single rides while travelling on GO Transit. However, you cannot get discounts on a Day Pass with this transportation.

Halifax Transit: You can get discounted rates if you are 65 or older and travelling on Halifax Transit. You can also travel for free on Tuesdays with Halifax Transit between 10 am and 3:30 pm and after 6 pm.

British Columbia Transportation System (BCTS): Senior citizens over the age of 60 who are considered low-income, have a disability, or pass BC Bus Pass's criteria can travel at a reduced cost.

Airline Discounts for Seniors

CheapOair: CheapOair Canada offers discounts to senior Canadian citizens on select flight tickets if they can show proof of their age. Its website does not really specify what age they consider for the discount, though.

Railway Discounts for Seniors

VIA Rail: Via Rail offers a discount of 10% on regular fare prices for senior citizens travelling with the passenger railway carrier. The discount does not apply to all travelling classes, so you should be careful when booking your ticket.

Amtrak: Amtrak may be an American passenger railway carrier, but it partners with VIA Rail on several routes to and from Canada. Senior citizens who are 65 years old and above can get a 10% discount, if you can show proof of your age.

Senior Discounts on Car Rentals

Avis: Senior citizens who are CARP members can get a 25% discount with AVIS, along with other discounts, while renting one of its cars.

Thrifty: You can save 5% off if you are over 50 years old and rent a car through Thrifty.

Hertz: Hertz offers up to 20% discount to senior citizens who are 50 or older when they rent their car through the company.

Budget: Budget also offers an exclusive discount for AARP members. You can get a discount of up to 30% if you are older than 65 and renting a car through Budget.

55+ Senior Discounts in Retail Stores

Canadiana Flowers: Canadiana Flowers also offers a 15% discount on all flowers and basket arrangements for CARP members.

Hudson Bay: Hudson Bay offers a special Timeless Style Tuesday discount on the first Tuesday of each month for senior citizens. This 55+ senior discount in Canada lets you get special discounts in-store and online if you have an account with the retailer's rewards program.

Senior Discounts at Museums and Entertainment Venues

Canadian Museum of Nature: The Canadian Museum of Nature offers discounted tickets priced at \$14 if you are 65 or older.

Royal Ontario Museum: You can get up to 20% discount on the entrance fee while visiting the Royal Ontario Museum if you are older than 65.

Vancouver Art Gallery: If you are an art enthusiast, you can enjoy the Vancouver Art Gallery's Senior Mondays on the first Monday every month. You can enter the gallery with a donation between 5 pm and 8 pm. You can also get special discounted rates during regular hours and access special guided tours.

Canada's Wonderland: Canada's Wonderland offers discounted rates for daily tickets and season passes if you are at least 60.