

RBC Royal Bank®



BENEFITS GUIDE

RBC® Visa* Cash Back card

The smart way to pay



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The RBC® Visa® Cash Back card Simply smarter than cash

Thank you for choosing the RBC Cash Back card. It combines the convenience, protection and unsurpassed acceptance of a credit card with the added benefit of 1% cash back. From groceries to gas to gifts and more, whenever you pay for your purchases with the Cash Back card, you earn a 1% cash back credit!¹

Quick Card Overview	
Cash Back Credit	1% on all purchases made with your card ¹
Insurance Coverages	› Purchase Security insurance ² › Extended Warranty insurance ²
Additional Benefits	› Zero Liability › Chip & PIN security › payWave

DON'T FORGET! Important steps for new cardholders:

1. Activate your card
2. Bookmark this Online Benefits Guide for future reference



1 RBC® Visa® Cash Back card

Making the most of your RBC Cash Back card

Every time you use your Cash Back card, you earn 1% of the amount you spend.

Many people use credit cards to pay for big ticket items, restaurant meals and vacations. But if you use your Cash Back card every day – for all kinds of purchases – you can earn cash back on practically all your shopping. As you can see, over the course of the year, it could really add up ...

Purchase	Annual Spend	Cash Back Credit
Transit	\$1,200	\$12
Gasoline	\$600	\$6
Cable/phone bill	\$1,200	\$12
Daycare	\$8,000	\$80
Grocery store purchases (Magazines, Toiletries, Flowers, etc.)	\$2,400	\$24

Getting cash back couldn't be easier

With no points or tiers to monitor, you won't have to keep track of your cash back credit. It accumulates automatically. And if you do want to see the current status of your cash back credit, you'll find it each month on your Cash Back card statement.

Congratulations! Your total annual
CASH BACK credit is \$120.00

DATE	ACTIVITY DESCRIPTION	AMOUNT (USD)	IMPORTANT INFORMATION
	PREVIOUS STATEMENT BALANCE	\$ 702.50	
	HEATHER SMITH - 4514 1234 5678 9012	\$702.50	
DEC 27	PAYMENT - THANK YOU	-\$702.50	
JAN 10	THE KITCHEN STORE	\$ 151.80	
JAN 10	A HIGHWAY/BIOWOOD DRUG STORE - ANYWHERE ON	\$ 148.20	
JAN 10	BOOKS FOR YOU	\$ 19.50	

CASH BACK SUMMARY	
Previous Cash Back Balance	\$120.00
Welcome Cash Back Bonus	\$0.00
1% Cash Back	\$110.80
Cash Back Bonus	\$0.00
Adjustments	\$1.25
New Cash Back Balance	\$122.05

Every year, just when you need it, your total cash back credits earned during the year are credited to your RBC Cash Back January account statement. So you can use it to help pay off those seasonal expenses – or to buy yourself something special!

Shop with confidence with RBC Insurance®

Your RBC Cash Back card's Purchase Security and Extended Warranty Insurance coverage can help you shop more confidently, knowing your purchases are protected. Be sure to take a few minutes to familiarize yourself with this coverage.

Purchase Security and Extended Warranty Insurance Coverages²

Purchases made with your RBC Cash Back card are automatically protected against loss, theft or damage for up to 90 days from the date of purchase. The coverage also doubles the manufacturer's original Canadian warranty for up to one extra year. Please keep your receipts in the event you need to make a claim, and refer to the Certificate of Insurance for complete details regarding this coverage.

For questions or claims, contact Assured Assistance Inc. toll-free at **1-800-533-2778**. Outside Canada or the U.S., call collect: **905-816-2581**.



Security and protection

Zero Liability

Protection against unauthorized use of your card is absolutely essential – in person or online. With Zero Liability protection, you are not liable for fraudulent charges provided that, you have taken the reasonable precautions to protect your PIN and your card, as set out in your RBC Royal Bank Credit Card Agreement.

Chip & PIN: the highest level of security

Your RBC Cash Back card features state-of-the-art Chip & PIN technology which protects you against counterfeiting and card fraud. The chip embedded in your card is encrypted and virtually impossible to replicate. When you make a transaction at a chip-enabled terminal, you're in control. You will insert your card into the terminal and leave it there, follow the prompts and enter your PIN instead of verifying the transaction with your signature.



Since it will take time for stores and restaurants to be set up with chip-enabled terminals, it will still be necessary for you to sign your receipt when the magnetic stripe on your card is swiped. Rest assured, however, that these transactions continue to be secure and you are always protected against fraud with the Zero Liability protection.

Your PIN is a key security element of your card. Remember your PIN, change it often at any RBC Royal Bank® branch, and never disclose it to anyone.

Changing your PIN is simple

If you have forgotten or would like to change your PIN, please visit any RBC Royal Bank branch. For your protection please bring two valid pieces of identification with you.

It all adds up to increased security

Chip & PIN technology makes an already safe payment system even more secure. Chip cards have been tested, proven, and are now in wide use in many parts of the world. Your Chip & PIN RBC Visa card will increase your peace of mind and you'll be better protected against counterfeiting and card fraud.

For more information about your PIN, please refer to the letter you received with your new RBC Visa card or visit www.rbcroyalbank.com/cards/chip

CustomSwitch® makes it easy to transfer pre-authorized payments

Now earn cash back on your pre-authorized payments¹ – simply use our CustomSwitch service to transfer existing pre-authorized payments or add new ones:

- Online: visit www.rbc.com/cardscustomswitch and complete the CustomSwitch Request Form.
- Telephone: **1-866-299-5926** (Monday to Friday 8:00 a.m. to 8:00 p.m. local time)

Before you call, please be sure you have the following pre-authorized payment information on hand: name of merchant, amount and frequency of payments and merchant account number.

Your RBC Cash Back card must be activated before you transfer or add new pre-authorized payments. If your new card is replacing your current card, your existing pre-authorized payments must be updated to avoid any interruptions.



Access to funds whenever you need it, wherever you are

Worldwide acceptance

There is simply no other card more universally welcomed. Your RBC Cash Back card is accepted at more than one million ATMs and 24 million establishments in 170 countries worldwide and wherever you see the Visa logo.

Cash advances

As you know, there are times when only cash will do. The RBC Cash Back card provides you with access to worldwide cash advances^{††} up to the full amount of your available credit – as much as \$1,000 CAD per day. Simply seek out a bank machine displaying Visa, INTERAC^{®1}, or and use the same PIN currently linked to your RBC Cash Back card. If you do not know your PIN or if you would like to reset your PIN, please visit an RBC Royal Bank branch. For your protection please bring two valid pieces of identification with you.

Credit Card cheques

RBC Royal Bank credit card cheques^{††} couple the convenience of a cheque with unlimited access to your RBC Cash Back card's available credit. Simply call us to order your personalized cheques – which, of course, are free of charge.

Commission-free travellers cheques

Simply present your RBC Cash Back card at any RBC Royal Bank branch to receive commission-free travellers cheques in most world currencies.

Autopayment

Let us assist in managing your business and household accounts. With Autopayment, you can start saving time and worry by making payments to your RBC Cash Back card account automatically, with no extra fee. Designed with flexible payment options, Autopayment offers customized choices to help make managing your finances easier. To find out more or register for Autopayment, call **1-800 ROYAL[®] 1-2 (1-800-769-2512)**.

Emergency card replacement

If, in the course of your travels, your card is lost or stolen, rest assured that you may have it replaced and sent to you almost anywhere. Simply call Visa International at **1-800-428-1858** or collect at **410-581-9994** from outside Canada or **1-800-847-2911** within Canada.

Online Banking

If you're looking for an easier, more powerful way to do your banking, then RBC Royal Bank Online Banking is a service that's worth looking into. Online Banking gives you the tools to let you manage your banking needs on your terms. Secure. Simple. 24hr Support. To register, please visit **www.rbcroyalbank.com/signup** or call **1-800 ROYAL[®] 5-5 (1-800-769-2555)**.

eStatements

You can now view your RBC Royal Bank credit card statement online with electronic statements, and at the same time, save the environmental costs of producing them on paper. View, print and save statements right to your desktop, and know that you're secure, with all of your statements protected by the RBC Online Banking Security Guarantee[§].

Getting even more from your card

Additional cards

It's easy to share many of the benefits of your RBC Cash Back card by applying for additional cards. Additional cardholders are also protected under Zero Liability and are covered by the insurance available to you through your RBC Cash Back card.

Family Card Option

The family card option allows you to provide an additional card to authorized users (up to a limit of nine authorized users) while setting limits and monitoring spending activity. Authorized users, who must be at least 14 years of age, are able to make purchases and cash advances, up to the limits assigned to them. It's the ideal solution for parents who want to ensure that their maturing child has the funds to meet his or her needs – especially in an emergency – while they teach the benefits and responsibilities associated with credit. To apply for an additional card or for more information call **1-800-769-2512** or visit **www.rbcroyalbank.com/fcoption**

Travel HealthProtector® Insurance²

Enjoy your trip knowing that you're protected with this out of province/country travel emergency medical insurance. A single trip plan is available for any trip up to 183 days in duration. Annual plan options are available for frequent travellers and cover an unlimited number of trips, each up to a specified maximum length, in a 12-month period. Basic and enhanced coverage options are available. For additional information or to enrol, call toll-free **1-800-565-3129** or visit **www.rbcroyalbank.com/travel**

Talk & Save®

Join the Talk & Save program for special deals on long distance and wireless phones. The Talk & Save service providers³ offer 10% off the lowest charge of three popular home long distance plans based on your calling usage and give you a free cellular phone when enrolling in a wireless plan. Charges are conveniently billed to your credit card account. For more information call **1-877-769-2566** or visit **www.talkandsave.ca**

Credit Alert[†]

Help protect yourself against identity theft and credit fraud by monitoring your credit file. The Credit Alert comprehensive service monitors your personal credit file each business day and alerts you to changes such as inquiries made, new accounts opened in your name, and requests for an address change. This service will also allow you to verify changes that could affect your credit rating and even indicate credit fraud. For more information, please visit us at **www.rbcroyalbank.com/cards/creditalert** or to enrol, call **1-866-806-1151** and quote code RT101.

InfoProtector[†]

In today's world your online data, credit cards and telecommunications devices are in need of protection. The InfoProtector program helps safeguard your private and valuable information offline and online and takes the hassle and stress out of losing or getting your wallet stolen. With ONE call, we will cancel all your credit and debit cards and request that new cards be replaced. For your online protection, iPiPG (internet Personal information Patrol) can help prevent the fraudulent use of your sensitive data online. Getting this protection is easy! Simply visit us at **www.rbcroyalbank.com/cards/infoprotectoror** to enrol, call **1-877-773-7774** and quote code RG002.

BalanceProtector® Insurance⁴

BalanceProtector insurance can help you maintain a good credit rating during difficult times. This valuable protection can pay the outstanding insured balance⁴ of your RBC Royal Bank credit card in cases of death, accidental death or dismemberment or critical illness. In cases of disability, strike/lock-out or involuntary job loss it can pay a monthly benefit to your RBC Royal Bank credit card account based on the outstanding balance at the time of the loss.

To enrol or to find out more information, simply call **1-888-896-2766** or visit **www.rbcroyalbank.com/cards/balanceprotector**.

As with all insurance there are exclusions and limitations, please refer to the Certificate of Insurance for more details.

Use your new credit card wisely

Manage your credit

- Always make at least your minimum payment by the payment due date every month.
- Doubling up your payments one month doesn't mean you can skip your minimum payment the next month.

Create a budget and plan ahead

- Track your expenses using your monthly credit card statement. For daily expenses, put aside a set amount of cash.
- Plan major purchases ahead of time either by saving up or creating a payment schedule.
- Aim to save three months worth of salary for emergencies. Start by saving as little as \$100 a month.

Reduce interest cost

- If you have more than one credit card, pay the credit card with the highest annual interest rate first.
- Consider transferring high annual interest rate credit card balances, like department store credit card balances, to a product with a lower annual interest rate such as a loan or line of credit.
- Take advantage of special annual interest rate offers on balance transfer and pay attention to the expiry date of the offer.

Know what you are covered for

- Charge purchases, such as electronics or appliances, to your RBC credit card. The Purchase Security and Extended Warranty Insurance included in your card's coverage, may extend your warranty and protect your purchases against theft, loss or damage.
- Before you travel, familiarize yourself with the insurance on your card. Retain any receipts you may need in order to submit a claim.
- Before purchasing additional coverage, make sure you are not already covered under the insurance on your RBC credit card.

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‡ All other trademarks are the property of their respective owner(s).

†† Cash advances, including Visa cheques, are subject to the annual interest rate applicable to your account as shown on your Visa statement, from the day it is posted until the balance is paid in full. Cash advance fees apply. Please refer to your RBC Royal Bank Visa Agreement for applicable fees.

§ For full details regarding the protections and limitations of the RBC Online Banking Security Guarantee, please see the Electronic Access Agreement in RBC Online Banking at www.rbcroyalbank.com/online/rbcguarantee. This guarantee is given by Royal Bank of Canada in connection with its Online Banking Service.

¹ You will earn \$1.00 back for every \$100.00 (1% Cash Back Credit) in Net Purchases you make, up to a maximum of \$25 000 in Net Purchases per Annual Period, when you use your RBC Visa Cash Back card to pay, including when you arrange for pre-authorized payments on your Cash Back account. Cash Back Credits are not earned on cash advances (including RBC Royal Bank credit card cheques, balance transfers, cash-like transactions and certain bill payments), interest charges or fees, and credits for returns and adjustments will reduce or cancel the cash back credits earned by the amounts originally charged. For complete details, please refer to the RBC Cash Back Program Terms and Conditions at: www.rbc.com/cashback.

² Coverage underwritten by RBC General Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest of Canada. All insurance is subject to limitations and conditions. You will receive a Certificate of Insurance with complete details regarding the insurance coverage on your RBC Visa Cash Back card.

³ All long distance services under the Talk & Save program are provided by CDTel Inc. CDTel Inc. is the reseller, biller and service provider for the Talk & Save long distance program and a CDTel Inc. representative operates the 1-888 Talk & Save long distance customer service and enrolment lines. Cityfone is the reseller, biller and service provider for the Talk & Save wireless program and a Cityfone representative operates the 1-888 Talk & Save wireless customer service and enrolment lines. They, not the Royal Bank of Canada, are responsible for the program.

⁴ BalanceProtector benefits are subject to certain maximum limits. This creditor's group insurance program is underwritten by Assurant Solutions which is the trade name for the Canadian branches of American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida. This program is subject to terms, conditions, exclusions and eligibility restrictions. Please see the Certificate of Insurance for full details.

Important information

RBC Royal Bank Customer Service Card inquiries and information

In Canada/U.S. 1-800 ROYAL® 1-2
(1-800-769-2512)

Outside Canada/U.S. call collect 416-974-7780

Lost or stolen cards, 24 hours/7 days

In Canada/U.S. 1-800 ROYAL 1-2 (1-800-769-2512)

International (Access code) 800 ROYAL 5-2-3

(Access code) (800-769-25523)

Collect 514-392-9167

If you prefer not to have telephone access to your account information, please call 1-800 ROYAL 1-2 (1-800-769-2512) to disable this service.

Assured Assistance Inc.

For assistance with the travel insurance coverages listed in this guide:

In Canada/U.S. 1-800-533-2778

Outside Canada/U.S. call collect 905-816-2581

TDD/TTY 1-800 ROYAL 1-8 (1-800-769-2518)

For all of your important credit card numbers in a convenient wallet-sized card, please visit:

www.rbcroyalbank.com/cards/walletcard



RBC Royal Bank®