

Discover  
the benefits of  
your new  
RBC Rewards<sup>®</sup>  
*Visa*<sup>\*</sup> Classic card

RBC Royal Bank<sup>®</sup>



*Choice, flexibility and free rewards – they're yours with the RBC Rewards Visa Classic card.*



Welcome to RBC Royal Bank's® premiere no-fee rewards card. Your RBC Rewards Visa Classic offers you choice, flexibility, and best of all, free rewards!

You'll earn valuable RBC Rewards® points on every eligible purchase you charge to your card – points that can add up quickly and can be redeemed for an outstanding array of rewards including merchandise, gift certificates/cards, charitable donations, RBC Financial Rewards™, and travel – all with no annual fee!

What's more, with your RBC Rewards Visa Classic card, you have unsurpassed acceptance in more than 170 countries, including access to over 1,000,000 ATMs, as well as Purchase Security and Extended Warranty Insurance<sup>1</sup>, and Zero Cardholder Liability<sup>‡</sup>.

This guide is your introduction to your new RBC Rewards Visa Classic card. Please keep it handy for easy reference, and get set to discover everything your RBC Rewards Visa Classic card has to offer!

# RBC Rewards

## Getting the rewards you want is now easier than ever

As an RBC Rewards *Visa* Classic cardholder, you will automatically earn one RBC Rewards point for every two dollars you charge to your card<sup>†</sup>. Just think how quickly your everyday purchases can add up to exciting rewards! Whether you dream of a vacation in the sun, decide to purchase merchandise for you or your home, or even make a contribution to your RRSP or RESP with us, the choice is always yours.

## Merchandise rewards

Imagine being able to choose from over 280 merchandise items from top name brands like Sony<sup>△</sup>, Panasonic<sup>△</sup>, KitchenAid<sup>△</sup>, DeWalt<sup>△</sup> and many more<sup>±</sup>. Browse the complete merchandise rewards selection on our Web site at [www.rbc rewards.com](http://www.rbc rewards.com).

## Gift certificates/cards

Redeem your RBC Rewards points for gift certificates /cards from trusted and leading companies such as Starbucks<sup>△</sup>, Future Shop<sup>△</sup>, RONA<sup>△</sup>, HBC<sup>△</sup>, and Golf Town<sup>△</sup>, just to name a few<sup>±</sup>. Redemptions start at 2,500 points.



## RBC Financial Rewards™

RBC Financial Rewards is an exciting suite of RBC Royal Bank lending and investing vouchers. You can redeem your points to pay down your RBC Mortgage, RBC Homeline Plan®, Royal Credit Line® or RBC Personal Loan faster. Or save for the future by using your points towards a Registered Retirement Savings Plan (RRSP) or Registered Education Savings Plan (RESP) with Royal Bank of Canada, RBC Dominion Securities Inc. or RBC Direct Investing Inc. Minimum redemption is 12,000 RBC Rewards points for a \$100 voucher.

## Travel rewards

From a weekend in Las Vegas to a week cruising the Caribbean, RBC Rewards can be your ticket to travel. You can redeem your RBC Rewards points for flights, cruises, tours, package holidays, hotel accommodations, and even car rentals<sup>±</sup>.

What's more, with RBC Rewards you can start redeeming your points for travel rewards immediately! If you don't have enough points to cover the full cost of your trip, you can charge the remaining balance to your RBC Rewards *Visa* Classic card and earn even more points for the amount charged!

## Redeeming is easy

You will find your up-to-date points balance shown on your statement each month.

To redeem your points for travel rewards, simply call the experienced travel professionals at our full-service Travel Redemption Centre – they'll work with you to arrange everything.

Call 1-877-636-2870 to book today.

To redeem your points for merchandise, gift certificates/cards or RBC Financial Rewards, simply call 1-800 ROYAL® 1-2 (1-800-769-2512).

To redeem your points online, go to [www.rbc rewards.com](http://www.rbc rewards.com).

**For complete terms and conditions of the RBC Rewards program, and a list of rewards, visit [www.rbc rewards.com](http://www.rbc rewards.com).**



## *Cardholder services*

### **Worldwide acceptance**

Your RBC Rewards *Visa* Classic card is accepted at over 1,000,000 ATMs in over 170 countries worldwide for the utmost in convenience and flexibility.

### **Cash advances**

Your card gives you access to worldwide cash advances<sup>2</sup> through bank machines which display the *Visa* or Interac<sup>®1</sup> symbol.

To obtain an automated cash advance, follow the directions on the banking machine and use the same personal identification number (PIN) you selected for your RBC Royal Bank Client Card. If you have not already selected a PIN, you can do so by simply visiting any RBC Financial Group<sup>®</sup> branch.

In addition, you may obtain cash advances at any RBC Financial Group branch, as well as other financial institutions that are *Visa* members.

## **RBC Royal Bank *Visa* cheques**

RBC Royal Bank *Visa* cheques let you access your RBC Rewards *Visa* Classic account at times when it may not be convenient to use your card. You can access all, or a portion of, your unused RBC Rewards *Visa* Classic credit limit simply by writing a *Visa* cheque. Any cheque amount will be debited directly from your RBC Rewards *Visa* Classic account as a cash advance – at the interest rate applicable to your card, from the date used.

A supply of RBC Royal Bank *Visa* cheques is enclosed for your immediate convenience. You can order additional personalized cheques free of charge by calling Customer Service at 1-800 ROYAL® 1-2 (1-800-769-2512).

## **Zero Cardholder Liability<sup>†</sup>**

With *Visa*'s promise of Zero Cardholder Liability, your RBC Rewards *Visa* Classic card protects you both online and off. Should your card be lost or stolen, you'll pay nothing for any fraudulent activity<sup>†</sup>. So you can take your card wherever you go, with the assurance that you'll be covered.

## **Guaranteed hotel reservations**

When you are travelling, it's reassuring to know your room is waiting for you, especially if your arrival is delayed. When you use your RBC Rewards *Visa* Classic card to book your hotel room, your reservation is automatically guaranteed, no matter how late you arrive.

## ***Visa* emergency card replacement service**

If you're travelling outside of Canada and your card is lost or stolen, rest easy knowing that it can be replaced within 24 hours, and sent to you almost anywhere. Just call *Visa* International at 1-800-428-1858 or collect at either 410-581-3836 or 410-581-7931.

## *Insurance*

### **Purchase Security Insurance<sup>1</sup>**

With this type of insurance, you can feel secure when you make purchases using your RBC Rewards Visa Classic card. Eligible purchases made with your card are insured against loss, theft or damage, for up to 90 days from the date of purchase.

Please refer to the enclosed Certificate of Insurance for complete details regarding this coverage.

### **Extended Warranty Insurance<sup>1</sup>**

This insurance doubles the original manufacturer's warranty for up to one additional year on eligible items you purchase with your RBC Rewards Visa Classic card. The original warranty plus extended warranty cannot exceed five years. Please save receipts, sales drafts and manufacturers' warranties in the event that you need to make a claim.

Please refer to the enclosed Certificate of Insurance for complete details regarding this coverage.



## *Online convenience*

For your convenience, you can use RBC Royal Bank Online Banking to help you manage your RBC Rewards Visa Classic account.

### **Online Visa inquiry**

Access recent Visa transactions online with our Visa inquiry service. It's complimentary, and it allows you to view your last 100 transactions in real time, so you can review your balance and confirm purchase dates. Visit [www.rbcroyalbank.com/cards/inquiry](http://www.rbcroyalbank.com/cards/inquiry) for more information.

## Online Banking

With RBC Royal Bank Online Banking, it's easy and convenient to manage your finances – anytime, anywhere. You can take care of all your banking needs, 24 hours a day, 7 days a week, from any computer with Internet access. So you're always in control. Online Banking gives you access to your RBC Royal Bank accounts including your RBC Royal Bank *Visa* account, so you can keep track of your due date, outstanding balance and even make payments to your account. Enrol in RBC Royal Bank Online Banking today.

Visit [www.rbcroyalbank.com/signup](http://www.rbcroyalbank.com/signup) or call 1-800 ROYAL® 5-5 (1-800-769-2555).

## *Optional benefits*

### Additional cards

To apply for a free additional card, contact the RBC Royal Bank *Visa* Card Centre at 1-800 ROYAL® 1-2 (1-800-769-2512), or visit your local RBC Royal Bank branch.

### Credit Alert®<sup>2</sup>

Help protect yourself against identity theft and credit fraud by monitoring your credit file. Credit Alert is a comprehensive service that 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 not only help protect you against identity theft but 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](http://www.rbcroyalbank.com/cards/creditalert) or to enrol, call 1-866-806-1151 and quote code RT002.

## CardAssist Plus®

Register your credit cards, cellular phone and other vital documents with the CardAssist Plus card registry service and you will enjoy peace of mind knowing that you'll only need to make a single phone call if any of these items are lost or stolen. In the case of credit cards, acting on your behalf, we'll call all your registered card issuers and ask them to block your cards and re-issue you new ones as soon as possible. CardAssist Plus also includes a number of other beneficial services such as lost luggage and key recovery, travel voicemail service, emergency cash and airline tickets, and a date-reminder service. And by enrolling in CardAssist Plus, you can help protect yourself against the risk of identity theft when you report your cards lost or stolen.

For more information, please visit us at [www.rbcroyalbank.com/cards/cardassistplus](http://www.rbcroyalbank.com/cards/cardassistplus) or to enrol, call 1-866-734-3195 and quote code RU003.

## Talk & Save®

As an RBC Royal Bank *Visa* Classic cardholder, you can join the RBC Royal Bank *Visa* Talk & Save program. Get special deals on long distance and wireless phones with the Talk & Save service providers<sup>4</sup>. Benefit from long distance rates from home for as low as 1.6¢ a minute. Receive a free cellular phone when enrolling in a wireless plan. Charges are billed conveniently to your Classic account. Enrol today by calling 1-877 ROYAL® 6-6 (1-877-769-2566) or you can visit us at [www.talkandsave.ca](http://www.talkandsave.ca)



## *We appreciate your business*

Thank you for choosing the RBC Rewards *Visa* Classic card. Your satisfaction is important to us, which is why we're dedicated to bringing you exemplary benefits, exciting rewards, and our highest service standards in the years to come.

**Visit our Web site [www.rbcroyalbank.com](http://www.rbcroyalbank.com) for more details.**

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™ Trademark of Royal Bank of Canada.

®<sup>1</sup> Registered trademark of Interac Inc. Used under license.

®<sup>2</sup> Credit Alert is a registered trademark of Intersections, Inc., used under license by Carlson Marketing Canada Ltd. The Credit Alert services are provided by Intersections, Inc. and Carlson Marketing Canada Ltd.; they, not RBC Royal Bank, are responsible for this program.

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△ All other brand names and trademarks are property of their respective owner(s) (and are used under licence if applicable)

<sup>1</sup> Coverage underwritten by RBC General Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

<sup>2</sup> Up to \$500 CAD. per day, up to your available credit limit.

<sup>4</sup> All long distance services under the Talk & Save program 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.

‡ *Visa* cardholders must establish that the transaction is not their responsibility as per all applicable agreements of the issuing financial institution.

† Exclusive of cash advances, interest charges, fees or credits.

± Subject to availability. Some restrictions may apply. For complete Terms and Conditions associated with the RBC Rewards program, please see the RBC Rewards catalogue or visit [www.rbc rewards.com](http://www.rbc rewards.com). Please read these carefully. All applicable taxes, surcharges, and airport improvement fees are the responsibility of the traveler.

## Important phone numbers

### *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:**

- 1-800 ROYAL® 1-2 (1-800-769-2512)
- Collect: 416-974-7780
- International: (Access code) 800 ROYAL 5-2-3  
(Access code) (800-769-25523)

You may access your *Visa* account information at any time by calling our Customer Service number and using our Interactive Voice Response (IVR) service.

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.

### *RBC Rewards*

**To redeem your points for travel call:** 1-877-636-2870

Monday – Friday 8:00 a.m. to 9:00 p.m. EST

Saturday 8:00 a.m. to 5:00 p.m. EST

**To redeem your points for merchandise, gift certificates/cards, or RBC Financial Rewards™, call:** 1-800 ROYAL® 1-2 (1-800-769-2512)

Monday – Sunday 7:00 a.m. to 11:00 p.m. EST

**To redeem your points for merchandise, gift certificates/cards and RBC Financial Rewards online, go to [www.rbc rewards.com](http://www.rbc rewards.com).**



RBC Royal Bank®