

RBC Royal Bank®



BENEFITS GUIDE

RBC Royal Bank® Visa® Platinum Avion®

Welcome to
a world of
travel rewards.

AVION®

REWARDS PRESTIGE EXCLUSIVITY



Enjoy a world of rewards.

Reward yourself

Your new RBC Royal Bank Visa Platinum Avion card offers an unparalleled combination of recognition, security and access to the RBC Rewards® program. This guide contains detailed information about your card to help you get the most you can from this superior travel card. Below, please see just some of the benefits you will enjoy with your new Platinum Avion card.

QUICK CARD OVERVIEW

RBC Rewards	<p>Fly on any airline worldwide with no blackout periods and no seat restrictions^z</p> <p>Flights start at just 15,000 RBC Rewards points^y</p> <p>Earn 1 RBC Rewards point for every \$1 CAD you spend with your card[~]</p> <p>RBC Rewards points don't expire^z</p> <p>The flexibility to transfer RBC Rewards points to the British Airways Executive Club⁺ program[^]</p>
Insurance	<p>Comprehensive suite of travel insurance including: Travel Accident Insurance¹, Auto Rental Collision/Loss Damage Insurance², Flight Delay Insurance³, Hotel/Motel Burglary Insurance⁴</p>
Additional Benefits	<p>Chip & PIN technology for enhanced security</p> <p>Zero Cardholder Liability</p>

Refer to the back of this guide for helpful credit card tips and other advice.

If you have any questions about your card, please call us at 1-800 ROYAL® 1-2 (1-800-769-2512).

Earning RBC Rewards points is simple.

Earn RBC Rewards points every time you make a purchase with your RBC Royal Bank Visa Platinum Avion card. Plus, earn additional points[‡] when you dine at participating restaurants, rent a car with Thrifty Car Rental[‡] or book a vacation through Carlson Wagonlit Travel[‡]. Redeem your points for travel, merchandise, gift certificates/cards, RBC Financial Rewards[®] vouchers and more!

Your RBC Rewards points add up quickly

- Earn 1 RBC Rewards point for every \$1 CAD in purchases when you pay with your RBC Royal Bank Visa Platinum Avion card
- Earn additional RBC Rewards points when you book travel with Carlson Wagonlit Travel
- Enrol in the RBC Rewards Dining Program by Rewards Network[‡] at no extra cost and earn one additional RBC Rewards point for every \$1 CAD in purchases when you pay with your card at participating restaurants[^]
- Earn additional RBC Rewards points when you rent a vehicle using your RBC Royal Bank Visa card at participating Thrifty Car Rental locations in Canada^{^^}.
- Visit www.rbc rewards.com/earn

Find your up-to-date points balance clearly shown on your statement each month or visit www.rbc rewards.com



How points add up, at a glance.

Annual Purchases	Total Annual Purchases [†]	Total RBC Rewards points earned per year [†]
Average monthly purchases – 1 RBC Rewards point per \$1	\$2,435 x 12	29,220
Pre-authorized payments (e.g. utilities, memberships)	\$275 x 12	3,300
		32,520

The reward opportunities are endless, and with points adding up quickly, you'll soon be spoiled with choice – for example, with 35,000 points you can fly from Toronto to Palm Springs or Vancouver to New York^ℓ.

Track your points balance any time:

- For access through online banking, view your Visa account page and then click on the 'RBC Rewards' link in the self service menu;
- Log on at www.rbc rewards.com;
- Check your monthly Visa statement or e-statement; or
- Call 1-800ROYAL 1-2 (1-800-769-2512).

The latest news and offers, delivered directly to your inbox

Sign up for the RBC Rewards e-newsletter and you will receive quarterly updates about the RBC Rewards program – including news, special offers and tips on how to get the most out of your RBC Rewards points.

Visit www.rbc rewards.com/eneewsletter

Your points, your rewards.

Whether it's jetting off to a tropical paradise or choosing brand name merchandise, the RBC Rewards program offers an endless array of exciting and rewarding options.

What will you redeem your RBC Rewards points for?

- Flights
- Travel rewards
- Gift certificates/cards
- Brand name merchandise
- RBC Financial Rewards vouchers
- Experiences by RBC Rewards
- Charitable donations

If you don't have enough points to cover the cost of your trip, you can always charge any remaining balance to your card – and earn even more RBC Rewards points.

Fly where you want, when you want.

Your RBC Royal Bank Visa Platinum Avion card gives you the flexibility to redeem your RBC Rewards points to travel where and when you want to on the airline of your choice. Simply check the Avion Air Travel Redemption Schedule to find out how many points you'll need to get to where you want to go.

If you don't have enough points to cover the cost of your flight, you can purchase additional points to use towards air travel. Please visit www.rbcroyalbank.com/cards/rbc rewards/avion_booking for more information.

- Start flying with 15,000 RBC Rewards points
- Redeem your points for flights on any airline worldwide including Air Canada[†] and WestJet[†]
- Never be disappointed by blackout periods or seating restrictions
- Use your RBC Rewards points to pay for RBC[®] travel insurance, taxes, or surcharges

Avion Air Travel Redemption Schedule

RBC Rewards Points Required for Economy Round Trip Airline Travel	Redemption Classifications	Description	Maximum Ticket Price
15,000	Short-haul: Canada/ United States	Within or to an adjacent Province/Territory/U.S. State	\$350
35,000	Long-haul: Canada/ United States	Anywhere in Canada/U.S. except Hawaii and Alaska	\$750
45,000	Long-haul: Bermuda, Mexico, Hawaii, Alaska, Caribbean	From any location in Western Canada/ U.S. to Mexico, Hawaii, Alaska OR from Eastern Canada to Bermuda, Central America, Caribbean	\$900
55,000	Long-haul: Bermuda, Mexico, Hawaii, Alaska, Caribbean	From any location in Eastern Canada/ U.S. to Mexico, Hawaii, Alaska OR from Western Canada to Bermuda, Central America, Caribbean	\$1,100
65,000	Long-haul: Europe	From a major gateway in Canada/U.S. to select destinations in Europe	\$1,300
100,000	Long-haul: Asia, Australia, Middle East, Africa & South America	From a major gateway in Canada/ U.S. to select destinations in Asia, Australia, New Zealand, South Pacific, Middle East, Africa, South America	\$2,000

A few things to remember when you redeem using the Avion Air Travel Redemption Schedule:

- Destinations have a maximum ticket price. In the event that a ticket costs more than the allowed amount, the difference can be charged to your RBC Royal Bank Visa Platinum Avion card, or you can use your points at a rate of 100 RBC Rewards points to \$1 CAD to pay for it.
- To redeem from the Avion Air Travel Redemption Schedule, air travel must be booked at least fourteen (14) days in advance.
- If you require the added flexibility to book your flight fewer than fourteen (14) days in advance, you can redeem your points at a rate of 100 RBC Rewards points to \$1 CAD.
- Business Class air travel can be redeemed at the rate of 100 RBC Rewards points to \$1 CAD.
- Airline tickets are economy class round trip tickets and are generally not refundable.

To redeem for flights, call the RBC Rewards Travel Redemption Centre at 1-877-636-2870

For a complete list of terms and conditions applicable to the RBC Rewards program, please visit www.rbc Rewards.com

Choice. Flexibility. Enjoy a full range of RBC Rewards options.

Travel Rewards

With the RBC Rewards program, you can redeem your points for flights, cruises, tours, holiday packages, hotel stays, VIA Rail travel, car rentals and more. Every 100 RBC Rewards points you redeem is worth \$1 CAD towards your travel redemption choice. If you do not have enough points to redeem for the reward of your choice, you can charge any remaining balances your points don't cover on your card, and earn points on that amount charged.

Convenient gift certificates/cards

With gift certificates/cards starting at 2,500 RBC Rewards points, treat yourself to a little indulgence, like movie passes to Cineplex Entertainment[†] movie theaters. Simply redeem your RBC Rewards points for gift certificates/cards from many of Canada's leading retailers.

Brand name merchandise rewards

The right reward such as a DVD camcorder can make a great gift for someone special or a treat for yourself. Our selection of over 280 merchandise rewards includes trusted names – Samsung[†], KitchenAid[†], Canon[†] and more.

RBC Financial Rewards

Redeem your points for RBC Financial Rewards vouchers you can apply towards a suite of RBC lending and investing products. For example, use your voucher to pay down your RBC mortgage, RBC Homeline Plan[®], Royal Credit Line[®] or RBC personal loans faster. Or use it to invest in 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 CAD voucher.

Extraordinary experiences await you

Experiences by RBC Rewards offers an exciting selection of escapes, indulgences and adventures. Enjoy being pampered at a luxury spa or a romantic countryside inn, experience the pure exhilaration of a first-time skydive or a flight simulator adventure. Unforgettable moments are waiting.

Donate RBC Rewards points and make a difference

The RBC Rewards program offers you the opportunity to donate your points as a monetary contribution towards two registered charitable organizations: Hope Air[†], which arranges medical air transportation for Canadians far from home; and Own the Podium 2010, which supports the Canadian Olympic team. Your contribution will be recognized with an official receipt for tax purposes.



To redeem for travel rewards, call 1-877-636-2870. For all other redemptions, call 1-800-769-2512 or visit www.rbc rewards.com

For a complete list of terms and conditions applicable to the RBC Rewards program, please visit www.rbc rewards.com



Travel knowing you are in good hands.

Your RBC Royal Bank Visa Platinum Avion card's coverage can help ensure you travel with confidence, knowing you have coverage should you face unexpected situations. Be sure to take a few minutes to familiarize yourself with this coverage.

Travel Insurance:

- Travel Accident Insurance (up to \$500,000 CAD)
- Auto Rental Collision/Loss Damage Insurance
- Emergency Purchase Insurance
- Flight Delay Insurance
- Hotel/Motel Burglary Insurance

Other Insurance:

- Purchase Security and Extended Warranty Insurance

Travel Accident Insurance¹

When you use your RBC Royal Bank Visa Platinum Avion card, your RBC Rewards points, or a combination of the two to pay the full cost of transportation on a common carrier (a common carrier is a vehicle commercially licensed for the transport of paying passengers), you are automatically covered under our Travel Accident Insurance for up to \$500,000 CAD in the event of a covered accidental death or dismemberment while travelling. This coverage also includes travel to and from your point of departure and arrival by public conveyance (when for the purpose of boarding or disembarking from a common carrier providing transportation for your trip). No registration is necessary. This coverage is automatic and it's for you.

Auto Rental Collision/Loss Damage Insurance²

When you use your RBC Royal Bank Visa Platinum Avion card and/or your RBC Rewards points to pay the full cost of renting most vehicles, you can save on the cost of car rental insurance by simply declining the Collision Damage Waiver (CDW) protection offered by the car rental company. The coverage that comes with your RBC Royal Bank Visa Platinum Avion card includes collision, theft, loss, fire, and vandalism of a rental vehicle up to the rental vehicles' actual cash value plus valid loss of use charges. Coverage applies to rental contracts of 48 consecutive days or less, renting the same vehicle(s). In certain locations, you may not, legally, decline the CDW coverage offered by a car rental company. If damage to a rental car occurs, simply call Assured Assistance Inc. ("Assured Assistance") and you will be advised on the proper procedure for processing your claim.



Emergency Purchases Insurance⁴

In the event that your checked-in luggage is lost or delayed by an airline for more than four hours, your card entitles you to purchases of up to \$500CAD in necessary clothing and toiletries, if purchased within four days of your arrival. Should there be more than one claimant, the maximum payable is \$2,500CAD. Your ticket must have been purchased with your RBC Royal Bank Visa Platinum Avion card and/or RBC Rewards points.

Flight Delay Insurance³

When you charge the full cost of your flight to your RBC Royal Bank Visa Platinum Avion card and/or pay with your RBC Rewards points, you will be covered if your flight is delayed for more than four hours and no alternative onward transportation has been provided. Your RBC Royal Bank Visa Platinum Avion card entitles you to claim to a maximum of \$250CAD per day and \$500CAD per any one occurrence for necessary expenses such as hotel accommodation, meals and other emergency purchases.

Hotel/Motel Burglary Insurance⁴

Personal possessions left in your hotel are protected for up to \$2,500CAD against theft and damage resulting from felonious entry to your hotel or motel room for which there are visible signs of forced entry, provided the full cost of your hotel has been charged to your RBC Royal Bank Visa Platinum Avion card and/or paid with RBC Rewards points⁵.

Purchase Security and Extended Warranty Insurance⁴

Purchases made with your RBC Royal Bank Visa Platinum Avion 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. The manufacturer's warranty and the Extended Warranty must not exceed 5 years. Please keep your receipts in the event you need to make a claim, and refer to the enclosed 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.

All insurance is subject to limitations and conditions. Please refer to the enclosed Certificate of Insurance for complete details regarding all the insurance coverage on your RBC Royal Bank Visa Platinum Avion card.

Security and Protection.

Zero Cardholder Liability

Protection against unauthorized use of your card is absolutely essential – in person or online. With **Zero Cardholder Liability**, you are not liable for fraudulent charges provided that, for Personal Identification Number (PIN)-initiated transactions such as ATM withdrawals, you have taken the reasonable precautions to protect your PIN, as set out in your RBC Royal Bank Visa Agreement.

Chip & PIN for the highest level of security

Your RBC Royal Bank Visa Platinum Avion card features **state-of-the-art Chip & PIN technology** which protects you against counterfeiting and fraud because 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 Visa Zero Cardholder Liability policy**.

While you may not use it often now, your PIN has become 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 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



Feel safe and secure with Assured Assistance.

Travel services – Assured Assistance

When travelling outside your province of residence, Assured Assistance provides you with a range of valuable services to provide assistance if you are faced with certain unexpected situations, medical emergencies or require legal assistance. Assured Assistance is available to answer any questions regarding the coverages already described in this guide and the following emergency services.

Emergency cash advance and airline tickets

Breathe a sigh of relief. Should your card be lost or stolen while travelling anywhere in the world, you can promptly be provided with emergency funds or have airline tickets arranged for you. Emergency funds will be charged to your account as a cash advance^{††} and tickets will be billed as a purchase.

Emergency message service

A tremendous benefit when cell coverage or email is unavailable. When travelling, RBC Royal Bank Visa Platinum Avion card clients are entitled to a free telephone message service to send and receive messages in the event of a personal emergency. You, and those who need to stay in touch with you, can call Assured Assistance to leave or retrieve brief messages.

Prescription medicines

While travelling, you can call Assured Assistance to help you obtain medication for which you already have a prescription. Assured Assistance will contact your doctor and make necessary arrangements so you can pick up your prescription at a nearby pharmacy. The cost of filling the prescription and any courier charges will be processed as a purchase to your account.

Valuable documents

Suddenly discovered you have left your passport, driver's licence or vital business papers behind? Assured Assistance can have valuable documents picked up and delivered to your destination, provided there is someone at your home or office to locate the documents. Courier expenses will be charged to your account as a purchase.

Legal and bail assistance

If you find yourself in need of legal counsel while away from home, you can call Assured Assistance for names of local attorneys, embassies and consulates who may be able to help⁶. Assured Assistance can also arrange for funds to be transferred directly from your account if you are required to post bail or advance funds to counsel. The final selection of any legal service provider is your right and responsibility.

Pre-trip assistance

Call Assured Assistance before you leave for helpful information such as health precautions as specified by the World Health Organization, weather reports for major cities around the world, currency exchange rates and immunization and visa requirements.

Assured Assistance can be reached 24 hours a day at 1-800-533-2778. Outside Canada or the U.S., call collect: 905-816-2581.

Keep these numbers along with your travel documents as reference should you require immediate assistance.


All insurance is subject to limitations and conditions. Please refer to the certificate of Insurance for complete details.

The power to access funds. Whenever. Wherever.

Worldwide acceptance

There is simply no other card more universally welcomed. Your RBC Royal Bank Visa Platinum Avion 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 Royal Bank Visa Platinum Avion card provides you with access to worldwide cash advances^{††} of up to the full amount of your available credit – up to \$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 Royal Bank Visa Platinum Avion 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.

Visa cheques

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

Commission-free travellers cheques

Simply present your RBC Royal Bank Visa Platinum Avion 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 Royal Bank Visa Platinum Avion 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 Visa 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 Royal Bank Visa Platinum Avion card by applying for additional cards. Co-applicants and authorized users will also earn RBC Rewards points on Visa card purchases, making it even easier to earn points more often. Additional cardholders are also protected under Zero Cardholder Liability and are covered by the insurances available to you through your RBC Royal Bank Visa Platinum Avion card.

Family Card Option

The family card option allows you to provide an additional card to authorized users (up to nine) 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, and their spending will earn you RBC Rewards points. 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 teaching 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® Insurance⁴

Enjoy your trip knowing that you're protected with this out of province/country travel emergency medical insurance, regardless of age or medical condition. 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 RBC Royal Bank Visa Talk & Save program for special deals on long distance and wireless phones. The Talk & Save service providers⁷ offer 10% off the lowest charge of the 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 Visa card. For more information call 1-877-769-2566 or visit www.talkandsave.ca

Credit Alert®²

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 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. InfoProtector 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, iPiP[‡] (**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/infoprotector or to enrol, call 1-877-773-7774 and quote code RG002.

BalanceProtector[®] Insurance⁸

BalanceProtector Insurance can help you maintain a good credit rating during difficult times. This valuable protection can pay the outstanding insured balance⁸ of your RBC Royal Bank Visa card in cases of death, accidental death or dismemberment or critical illness. In cases of disability, strike/lockout or involuntary job loss it can pay a monthly benefit to your RBC Royal Bank Visa account based on the outstanding balance at the time of 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.



- Ⓞ Registered trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.
 - * Registered trademarks of Visa International Service Association. Used under license.
 - Ⓞ1 Registered trademark of Interac Inc. Used under license.
 - Ⓞ2 Credit Alert is a registered trademark of Intersections, Inc., used under licence by Carlson Marketing Canada Ltd. The Credit Alert services are provided by Intersections, Inc. and Carlson Marketing Canada Ltd.; they, not Royal Bank of Canada, are responsible for this program.
 - ‡ All brand names and trademarks are property of their respective owner (and are used under licence if applicable).
 - ∞ Subject to availability. Some restrictions may apply.
 - ¥ Avion Air Travel Rewards redemptions from the Avion Air Travel Redemption Schedule are for economy class only and start at 15,000 points for a short-haul flight. All applicable taxes, service fees and surcharge are the responsibility of the traveler. For more details, including guidelines on redeeming for business class seats, visit www.rbcroyalbank.com/cards/rbcrewards/avion_booking
 - ~ RBC Rewards points are earned on purchases only; they are not earned on cash advances (including Visa cheques and balance transfers), interest charges or fees and credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged.
 - ▲ You may convert your RBC Rewards points to BA Miles. Once RBC Rewards points are converted to BA Miles, they must remain in the British Airways Executive Club program and they may not be reversed/returned or converted back to RBC Rewards points. A minimum of 10,000 RBC Rewards points must be converted. The profile information on the British Airways Executive Club account must be the same as the RBC Royal Bank Visa Platinum Avion account. Once the RBC Rewards points have been converted to BA Miles, they are subject to the full terms and conditions of the British Airways Executive Club program including, but not limited to, those pertaining to flight booking, seat availability and blackout periods. Visit www.ba.com for full program terms and conditions.
 - ± Points will be cancelled if they remain unredeemed within 90 days after the termination of the program or after you voluntarily close your Visa Account. See the RBC Rewards Terms and Conditions at www.rbcrewards.com for details.
 - £ Additional RBC Rewards points are awarded on qualifying purchases made at participating Canadian CWT locations only, in addition to the standard RBC Rewards points you earn per dollar when you use your Visa card to pay for purchases. Additional points are not awarded on taxes, service fees, surcharges, purchases made under CWT Corporate Travel agreements or when booking non-preferred suppliers. The CWT program is operated and maintained by CWT. All terms, conditions and restrictions applicable to the program are established by CWT. Some conditions apply. For more details, visit: www.rbcrewards.com/earn
 - ^ Additional RBC Rewards points are awarded on purchases made at participating restaurants only, in addition to the standard RBC Rewards points you earn per dollar when you use your Visa card to pay for purchases. The RBC Rewards Dining Program ("Dining Program") is operated and maintained by Rewards Network Canada LP ("Rewards Network"). All terms, conditions and restrictions applicable to the Dining Program, as well as all participating restaurants, are established by Rewards Network. Some conditions apply. For more details, visit: www.rbcrewards.rewardsnetwork.com
 - ^^ Additional RBC Rewards points are awarded on qualifying purchases made at participating Canadian locations only, in addition to the standard RBC Rewards points you earn per dollar when you use your Visa card to pay for purchases. A qualifying purchase is a single rental of minimum one (1) day and maximum twenty-eight (28) days, made at a general rate, corporate rate, government rate, or travel agent rate. The Thrifty Car Rental program is operated and maintained by Dollar Thrifty Automotive Group ("DTAG") Canada Inc. All terms, conditions and restrictions applicable to the program are established by DTAG. Some limitations and exclusions apply. For more details, call 1-800-THRIFTY or visit: www.rbcroyalbank.com/cards/rbcrewards/earning_earn_by_renting
 - † Illustrations only.
 - ◇ All applicable taxes, service fees and surcharges are the responsibility of the traveller.
 - †† 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 Coverage underwritten by Desjardins Financial Security Life Assurance Company.
 - 2 Coverage underwritten by RBC General Insurance Company.
 - 3 Coverage underwritten by RBC Insurance Company of Canada.
 - 4 Certain coverage underwritten by RBC General Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.
 - 5 Not all hotels/chains are members of the RBC Rewards program.
 - 6 Assured Assistance Inc., or the Royal Bank of Canada, cannot accept responsibility for the actual performance of any person or company made available to assist you.
 - 7 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.
 - 8 Balance Protector benefits are subject to certain maximum limits. This creditor's group insurance program is underwritten by the Canadian Branches of American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida. The program is subject to terms, conditions, exclusions and eligibility restrictions. Please see the Certificate of Insurance for full details.
- Insurance benefits are available to Canadian residents only. All insurance is subject to limitations and exclusions. Please refer to the enclosed Certificates of Insurance for complete details regarding the insurance coverages on your RBC Visa card.
- For complete terms and conditions of the RBC Rewards Program, please refer to your RBC Rewards catalogue or visit www.rbcrewards.com

USE YOUR NEW CREDIT CARD WISELY

Know what you are covered for.

- Charge purchases, such as electronics or appliances to your RBC Visa 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 Visa card.

Make the most of your RBC Rewards Visa card.

- Use your RBC Rewards Visa card to earn points on any and all purchases[†].
- Save time by setting up pre-authorized payments to your RBC Visa card for your recurrent monthly expenses such as utility bills – and earn RBC Rewards points.

Be cautious!

- Never give out your credit card number or banking information over the phone or through email, unless you are absolutely sure you're dealing with a company you trust.
- Beware of companies that offer to repair your credit history instantly for a fee. If it seems too good to be true, it probably is.
- Keep a list of your credit card account numbers and expiration dates in a secure place for future reference should your card ever be lost or stolen.
- Always tear or shred your Visa statements before discarding.

Detach card to keep important information

Insurance Assistance

For: Assured Assistance Inc.
Insurance Claims
Insurance Coverage Information
Assistance with travel insurance
Call: In Canada/U.S.:
1-800-533-2778

Outside Canada & U.S.:
Call collect: **(905) 816-2581**

All Teletypewriter Inquiries

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

Insurance Assistance

For: Assured Assistance Inc.
Insurance Claims
Insurance Coverage Information
Assistance with travel insurance
Call: In Canada/U.S.:
1-800-533-2778

Outside Canada & U.S.:
Call collect: **(905) 816-2581**

All Teletypewriter Inquiries

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

[†] Accessible from participating countries.

[▲] International Access Code (or Country Code) can be obtained from the local telephone directory or operator.

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[†] Accessible from participating countries.

[▲] International Access Code (or Country Code) can be obtained from the local telephone directory or operator.

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^{*} Registered trademark of Visa International Service Association. Used under license.

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.
- Sign up for the Autopayment service so that you never miss a monthly payment on your RBC Visa account – arrange for your entire payment or just the minimum payment to be made automatically.

Create a budget and plan ahead.

- Track your expenses using your monthly Visa 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.

Detach card to keep important information

IMPORTANT VISA* NUMBERS

Customer Service, 24 Hours/7 Days

For: General Account Inquiries
Applying for a new Visa card
Credit Limit Inquiries
Damaged Card
Adding additional cardholders
Call: In Canada/U.S.:
1-800 ROYAL® 1-2 (1-800-769-2512)

Outside Canada & U.S.[†]:
Access Codes[▲] + **800-ROYAL 523**
(800-769-25-523)
Or call collect: (416) 974-7780

Lost or Stolen Card, 24 Hours/7 Days

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

Outside Canada & U.S.[†]:
Access Codes[▲] + **800-ROYAL 523**
(800-769-25-523)
Or call collect: (514) 392-9167

IMPORTANT VISA* NUMBERS

Customer Service, 24 Hours/7 Days

For: General Account Inquiries
Applying for a new Visa card
Credit Limit Inquiries
Damaged Card
Adding additional cardholders
Call: In Canada/U.S.:
1-800 ROYAL® 1-2 (1-800-769-2512)

Outside Canada & U.S.[†]:
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Access Codes[▲] + **800-ROYAL 523**
(800-769-25-523)
Or call collect: (514) 392-9167

Important Information.

RBC Royal Bank Visa Customer Service

Card inquiries and information

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

International (Access code) 800ROYAL 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 insurances listed in this guide:

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

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

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

RBC Rewards

To redeem your RBC Rewards points for travel

Call 1-877-636-2870

Monday – Friday 8 a.m. to 9 p.m. EST

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

For all other RBC Rewards points redemptions

Redeem online www.rbc rewards.com

Call 1-800ROYAL 1-2 (1-800-769-2512)

Monday – Friday 7 a.m. to 1 a.m. EST

Saturday and Sunday 7 a.m. to 11 p.m. EST

For additional copies of your Important Visa Numbers wallet-sized card, please visit:

www.rbcroyalbank.com/cards/walletcard