

## How to use your RBC Royal Bank Visa Debit Card

### Use it in person

Once you have set up your secret Personal Identification Number (PIN), you are ready to use the card at any domestic or international merchant or ATM to:

- make purchases. Simply swipe your card at the merchant's terminal, enter your PIN on the keypad or sign the receipt. In the USA, you must press the CREDIT button on the merchant terminal to pay with your Visa Debit Card.
- withdraw cash at an ATM. Enter your card and follow the instructions on the screen.

### Use it online or by telephone

When prompted, enter or provide the number of your RBC Royal Bank Visa Debit Card, its expiration date and the 3-digit security code on the back of your card.

- You will not be asked to enter your PIN.
- Your secret PIN is strictly confidential and should not be shared with anyone.

If your card is ever lost or stolen, you can easily report it and get a replacement card by calling us at:

Country	Phone Number
Bahamas	1 242 356-8500
Barbados	1 888 847-5803
Cayman Islands	1 345 949-4600
Turks & Caicos	1 649 941-4776

To find out more information about RBC Visa Debit Cards:

- Call or visit your nearest RBC® Royal Bank branch
- Or visit [www.rbc.com/caribbean](http://www.rbc.com/caribbean)

#### Disclaimer

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RBC Royal Bank  
Visa Debit Card  
Access the world from your wallet



Royal Bank

## Make life easier

Your new RBC Royal Bank™ Visa<sup>‡</sup> Debit Card is the fastest, easiest and most secure way to make purchases, pay bills or access your cash — every day, at home or away.

Life is less complicated when you can pay for purchases direct from the funds in your RBC chequing or savings account. With your RBC Royal Bank Visa Debit Card, you never have to worry about carrying large amounts of cash or writing cheques.

## Take control of your money

Managing your money is easier when you shop with your RBC Royal Bank Visa Debit Card. Funds are debited from your RBC bank account at the time of your ATM withdrawals and purchase payments. Due to the fact that all your transactions are clearly itemized on your monthly bank statement, you can see exactly what you are spending and where.

## Zero interest charges

When you pay for items with your new RBC Royal Bank Visa Debit Card, the amount of your purchase is instantly deducted from the funds in your bank account. You'll never accumulate unwanted debt or credit charges.

## Peace of mind with fraud protection

We use best-in-class fraud detection systems to actively monitor card transactions for your safety and protection. We have also designed your card with daily transaction limits to add a further layer of protection. You can be confident that any unauthorized funds taken from your account because of fraud or theft will be returned to you.



Your RBC Royal Bank Visa Debit Card is free. There is no annual fee and no charge for local purchases.

## Extend your payment power around the world

Your RBC Royal Bank Visa Debit Card is accepted at millions of locations across the globe. It packs all the power you need to conveniently access your RBC chequing or savings account on the go.

- Pay for purchases quickly and securely at any merchant that accepts Visa.
- Get cash at ATM machines wherever the Visa or PLUS<sup>‡</sup> symbols are displayed.

You can use your RBC Royal Bank Visa Debit Card virtually anywhere, including at:

- Supermarkets
- Gas stations
- Restaurants
- Airlines
- Hotels
- Car rentals
- Fast food outlets
- Retail stores
- Grocery stores
- Convenience stores
- Movie theatres
- Dry cleaners
- Hair salons
- Doctors' offices
- Electronics stores

... and so much more!

## More virtual purchasing power

Your RBC Royal Bank Visa Debit Card is welcomed online, by telephone or by mail order by most merchants in North America and around the world. With your RBC Royal Bank Visa Debit Card, you can:

- Shop online
- Order online games
- Pay recurring bills
- Pay for music
- Shop by phone
- Book hotels, flights, car rentals

... and so much more!