

## Get more with additional cardholders.

Add a co-applicant or authorized user to your account and you can take advantage of the following benefits:

- Consolidate all your spending in one account.
- All cardholders are protected by the same insurance coverages.
- All transactions are on one monthly statement, sorted by card number.

### Additional cards for business clients

Want more control over travel and other business-related spending? Provide your company's employees with Visa Business credit cards. By having a single credit limit for multiple cards, you get an effective way to manage employee expenses and spending while limiting credit exposure.

### Enjoy all the advantages of your credit card

- Time-saving autopayment service
- Online & Mobile Banking
- Emergency card replacement

## Exclusive offers.

### Free SkyBox<sup>^</sup> membership

Enjoy SkyBox free for the first year (a \$48 USD value) plus \$10 USD off your first shipment. Simply shop online with your Visa credit cards in the U.S. and SkyBox will deliver to your home or office. Use your Visa credit card to register online at [www.skybox.net/visa\\_eng](http://www.skybox.net/visa_eng).

### Avis<sup>‡</sup> discounts and upgrades

Use your RBTT Visa card to get up to 20% off car rentals and enjoy free upgrades in the USA, the Caribbean, Latin America, Canada, even Europe.

Book online at [www.avis.com/rbclac](http://www.avis.com/rbclac) using Avis Discount Number – AWD J072300. For upgrades on the reservation use Coupon UJWA039.



## Important information.

### Customer Service

Card inquiries and information

### Eastern Caribbean Islands

Toll-free Tel: 1-888-847-5803

### 24-hour Emergency Service

Visa Assistance Centre Tel: 1-800-396-9665

Outside Canada & USA (collect) Tel: 303-967-1098

### Insurance coverage

For more information on the insurance coverage terms and conditions, or information on how to make a claim, visit [visa.com/benefitsportal](http://visa.com/benefitsportal).

## BENEFITS GUIDE

RBTT<sup>™</sup> Visa<sup>†</sup> Credit Card

# Best of security and convenience

<sup>™</sup> Trademark of RBC Financial (Caribbean) Limited. Used under license.

<sup>‡</sup> All other trademarks are the property of their respective owner(s).

<sup>†</sup> All insurance is subject to limitations and exclusions. For details please visit [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal).

<sup>^</sup> RBTT is not affiliated with SkyBox; this is a partnership between Visa and SkyBox. RBTT is not responsible for SkyBox's service (including, without limitation, delivery times or quality of service), any fees or expenses payable in respect of SkyBox's service or the proper functioning of SkyBox's website. Any questions or complaints regarding SkyBox's service should be directed solely to SkyBox Inc.

\* Certain markets.



## Everyday value and convenience.

### Spending power and convenience

Your RBTT Visa credit card is the perfect choice, offering convenience, flexibility and protection.

#### QUICK CARD OVERVIEW

Insurance	
<b>Visa Classic</b>	<ul style="list-style-type: none"> <li>Price Protection<sup>†</sup> (up to \$200 USD)</li> </ul>
<b>Visa Gold</b>	<ul style="list-style-type: none"> <li>Price Protection<sup>†</sup> (up to \$400 USD)</li> <li>Purchase Protection<sup>†</sup> (up to \$1,000 USD)</li> <li>Extended Warranty<sup>†</sup> (up to \$5,000 USD)</li> <li>Auto Rental Insurance<sup>†</sup></li> </ul>
<b>Visa Business</b>	<ul style="list-style-type: none"> <li>Travel Accident Insurance<sup>†</sup> (up to \$250,000 USD)</li> <li>Auto Rental Insurance<sup>†</sup></li> </ul>
Additional Benefits	
<ul style="list-style-type: none"> <li>Chip &amp; PIN technology for enhanced security</li> <li>Zero Liability</li> <li>Free SkyBox<sup>^</sup> membership, plus \$10 USD off your first shipment</li> <li>Avis<sup>†</sup> discounts and upgrades</li> </ul>	



## Helping you shop with confidence

Your RBTT Visa credit card's insurance coverage can help you travel and shop more confidently. The Quick Card Overview chart at left shows which insurance(s) is included with your card. For more on benefits, claims and certificates, you can visit [visa.com/benefitsportal](http://visa.com/benefitsportal).

### Price Protection<sup>†</sup>

When you use your valid Visa card for the full payment of a purchased item and the same product (model and year) of the same manufacturer is found at a lower price than the price you paid, you'll be reimbursed for the price difference.

### Purchase Protection and Extended Warranty Insurance<sup>†</sup>

Purchases made with your RBTT Visa credit card are automatically protected against loss, theft or damage for up to 45 days from the date of purchase. The coverage also doubles the manufacturer's original warranty for up to one extra year. Please keep your receipts in the event you need to make a claim.

### Travel Insurance<sup>†</sup>

With RBTT Visa cards you can enjoy peace of mind when you travel knowing you're covered with the following insurances.

- Auto rental insurance.**<sup>†</sup> Save by declining the Collision Damage Waiver and Loss Damage Waiver (CDW and LDW) protection offered by the car rental company. This coverage is available worldwide (maximum coverage of 31 consecutive days) and includes collision, theft, loss, fire and vandalism of a rental vehicle, up to the rental vehicle's actual cash value plus valid loss-of-use charges.

- Travel accident insurance.**<sup>†</sup> When travelling on a common carrier (a vehicle commercially licensed for the transport of paying passengers), you are automatically covered for up to \$250,000 USD in the event of a covered accidental death or dismemberment.

To view your insurance benefit information from anywhere in the world — or create and track a claim — visit [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal).

## Access to funds whenever you need it, wherever you are.

You can use your RBTT Visa card to access your funds anytime, anywhere through several convenient options:

- Shop anywhere in the world Visa cards are accepted, including online, by phone and at over 42 million locations worldwide in 200 countries.
- Make purchases online.
- Use Online Banking or Mobile Banking to see your available credit and current credit card balance. You can also view transactions, make payments to your credit card, get immediate access\* to the funds, pay bills\* and much more. Bank securely, anywhere, anytime, on any device with Online or Mobile Banking.
- Set up bill payments for all your bills and enjoy the convenience of a single monthly payment.
- Access cash advances at any ATM worldwide displaying the Visa logo.

## Security and protection.

### Zero Liability

Protection against unauthorized use of your card — in person or online — is absolutely essential. Zero Liability protects you from fraudulent charges, provided you have taken reasonable precautions to protect your PIN and your card, as set out in your RBTT Credit Card Agreement.

### Chip & PIN for the highest level of security



Your RBTT Visa credit card features state-of-the-art Chip & PIN technology, thanks to the chip embedded in the card, meaning it is almost impossible to copy the card. The added protection through the use of a PIN also adds peace of mind if your card is ever lost or stolen. When you make a transaction at a chip-enabled terminal, you're in control. Simply insert your card into the terminal and leave it there, follow the prompts and enter your PIN instead of signing the receipt.

For more information about your PIN, please refer to the letter you received with your new RBTT Visa card.

It all adds up to increased protection for you.

