

Additional benefits

The RBC Rewards Visa Platinum card is the perfect complement to your lifestyle, offering a range of added services.

Concierge Service

Your RBC Rewards Visa Platinum card gives you access to a prestigious Concierge Service from anywhere in the world. One call puts you in touch with the concierge, who will save you time and stress by arranging for restaurant reservations, entertainment bookings, event tickets, travel bookings and more.*

Emergency card replacement

In the course of your travels, if your card is lost or stolen, you may have it replaced and sent to you almost anywhere.

Emergency cash advance

Should your card be lost or stolen while travelling, you can promptly be provided with emergency funds. Emergency funds will be charged to your account as a cash advance.

Exclusive offers

Enjoy an array of merchant offers and experiences, including discounts at luxury hotels and car rental companies. Visit www.visa-platinum.com for more details.

Travel Assistance Services

Before travelling

Receive information about destinations, ATM locations, exchange rates, passport and visa requirements, health requirements and immunizations.

During travel

Enjoy the following benefits:

Medical assistance: Information about, and access to, physicians, dentists and local hospitals.

Emergency legal assistance: Referrals to attorneys, embassies and consulates if you need legal counselling.

Emergency transportation assistance: In a medical emergency, assistance in making necessary arrangements for emergency transportation to your home or the nearest medical centre.

Prescriptions: Assistance in the purchase of medication for which you already have a prescription. Your doctor will be contacted and the necessary arrangements will be made 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 paid with money from your account.

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

▲ Some restrictions may apply. For terms and conditions associated with the RBC Rewards programme, please visit www.RBCrewardscaribbean.com.

† All insurance is subject to limitations and exclusions. For details please visit www.visa.com/benefitsportal.

* You are responsible for cost of goods and services acquired or provided by the Concierge Service. All costs will be charged directly to your RBC Rewards Visa Platinum card. We are not responsible for the actual performance of any person, company or product made available to you through the Concierge Service.

^ RBC Royal Bank is not affiliated with SkyBox; this is a partnership between Visa and SkyBox. RBC Royal Bank 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.

**Welcome Bonus is a one-time offer. Welcome Bonuses may change from time to time during campaign periods. 4,000 bonus RBC Rewards points will be posted to your RBC Rewards account as long as the first purchase is within 30 days of enrolment. Your RBC Rewards account will earn an additional 500 RBC Rewards points when at least one RBC Rewards cardholder on the account registers and creates a profile at www.RBCrewardscaribbean.com, provided the cardholder is a new RBC Rewards member or an existing member without a profile at the time of registration. Finally, your RBC Rewards account will earn an additional 500 RBC Rewards points when at least one registered RBC Rewards cardholder on the account opts to receive e-marketing offers. Please allow 2-3 business days for the bonus RBC Rewards points to be posted to your RBC Rewards account. We reserve the right to withdraw this offer at any time. This offer may not be combined or used in conjunction with any other offer. A maximum of 5,000 bonus RBC Rewards points will be awarded per account.

Important information

RBC ROYAL BANK CUSTOMER SERVICE

Card Inquiries and Information

Dutch Caribbean

Aruba Tel: (297) 588-0101
Curacao Tel: (5999) 763-8438
Bonaire Tel: (5990) 717-4500
St. Maarten Tel: +1(721) 546-7288
Saba Tel: (599) 416-2454

The Bahamas and Turks & Caicos Islands

Nassau Tel: 242-326-CARD (2273)
Family Islands Tel: 242-300-8472
Toll-free (from Canada) Tel: 1-800-796-0021
Toll-free (from USA) Tel: 1-800-292-7791

Barbados, Cayman and Eastern Caribbean Islands

Barbados Tel: 246-431-6777
Toll-free (from Cayman, EC or outside Barbados)
Tel: 1-888-847-5803

Trinidad and Tobago

Tel: 1-868-672-1VIP (1847) or 800-ABMS (2267)

24-Hour Emergency Service

Visa Assistance Centre Tel: 1-800-396-9665
Outside Canada & USA (collect) Tel: 303-967-1098

RBC Rewards

For more information on the terms and conditions of the RBC Rewards programme or to redeem your RBC Rewards points, visit www.RBCrewardscaribbean.com or call us at one of the numbers listed above.

Pooling your points

To pool your RBC Rewards points or to set up additional cardholders to redeem from your account, visit www.RBCrewardscaribbean.com.

Insurance coverage

For more information on the insurance coverage terms and conditions, or information on how to make a claim, visit www.visa.com/benefitsportal.



Royal Bank

Royal Bank



BENEFITS GUIDE

RBC Rewards™ Visa⁺ Platinum

Welcome to
a world
of rewards

Enjoy the prestige and rewards of Platinum

Congratulations on becoming an RBC Rewards Visa Platinum cardholder. This premium card offers an unparalleled combination of recognition, security and access to the RBC Rewards programme.

You will earn RBC Rewards points with every dollar you spend on the card[▲] — points you can redeem for a wide range of valuable rewards, from gift cards to cash-back credit to free travel. Plus, you'll also enjoy exceptional insurance coverage and a host of luxury extras.

Whatever you seek to experience — shopping, fine dining, travel — your RBC Rewards Visa Platinum card will open the door to a world of privilege.

QUICK CARD OVERVIEW

| | |
|---------------------|---|
| RBC Rewards | <ul style="list-style-type: none"> 1 RBC Rewards point for every \$1 USD or local equivalent you spend with your card[▲] |
| Insurance | <ul style="list-style-type: none"> International Emergency Medical Services[†] Auto Rental Insurance[†] Travel Accident Insurance[†] Purchase Insurances[†] |
| Additional Benefits | <ul style="list-style-type: none"> Complimentary Concierge Service* Travel Assistance Services |

A special offer from Visa and SkyBox[®] for discounts on shipments from the United States — www.skybox.net/visavip/eng

- Two years of free membership
- Free consolidation services
- Discounted shipping rates from the United States

Special Avis[®] offer — Get up to 20% off car rentals & free upgrades.

Use your RBC Royal Bank 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 using the Avis Discount Number – AWD J072300. For upgrades on the reservation use Coupon UUWA039.

All this plus up to 5,000 bonus RBC Rewards points**

- Receive 4,000 RBC Rewards points for the first purchase with your new RBC Rewards Visa Platinum card that's processed within the first 30 days.
- Receive 500 additional points when at least one cardholder on the account registers online at rbcrewards.com.
- Receive 500 additional points when at least one registered cardholder on the account opts to receive e-marketing offers.

Earning RBC Rewards points is simple

With your RBC Rewards Visa Platinum card, you'll earn RBC Rewards points every time you make a purchase with your card[▲] — in-store and online. You can reward yourself just by using your Visa card.

- Earn 1 RBC Rewards point for every \$1 USD or local equivalent you spend with your card.[▲]
- Allow other cardholders on your account to redeem your RBC Rewards points or combine your personal RBC Rewards account with other qualified family members' accounts in the RBC Rewards programme.[▲] Simply go to www.RBCrewards.com to allow other cardholders on your account to redeem your points or to invite your family members to join your pool.



Your points, your rewards

Redeeming your points couldn't be easier or more rewarding. From gift cards to free travel to cash-back credit, the RBC Rewards programme has what you want.

Unrestricted travel[▲]

Fly ANY airline, ANY flight, ANY time, with no hidden fees, blackout dates or seat restrictions. Your redemption can even include taxes and fees. Choose from three redemption options:

My Way rewards travel credit

Book through any travel website, local travel agency, airline or travel supplier and pay using your RBC Rewards Visa Platinum card. When the charge appears on your account, redeem your points towards the cost of the trip.

Traditional travel

Redeem for air travel, cruises, hotels, car rentals and more by visiting our RBC Rewards website or call to speak with one of our agents.

Travel gift certificates

Give the gift of travel — travel gift certificates can be used to book any trip through the RBC Rewards Centre.

Valuable gift cards and certificates

With gift cards starting at just 3,000 RBC Rewards points, you can get what you want sooner. Simply redeem your RBC Rewards points for gift cards, from a vast range of retailers, that you can use online or in person. For a list of participating retailers, visit www.RBCrewards.com.

Use your points like cash

Turn your RBC Rewards points into a cash-back credit that will be applied to your credit card account balance.

Travel knowing you're covered

When you charge the full travel fare, transportation cost or vehicle rental cost to your RBC Rewards Visa Platinum card or use your RBC Rewards points, you are covered for:

International Emergency Medical Services[†]

You, your spouse and dependent children under 23 years of age are automatically covered worldwide for the Usual Reasonable and Customary Charges for Covered Medical Expenses, up to \$50,000 USD, and Emergency Evacuation, up to \$100,000 USD, in the event of a serious injury or sickness while travelling outside your country of residence. A covered trip cannot exceed 60 days.

Auto Rental Insurance[†]

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[†]

When travelling on a common carrier (a vehicle commercially licensed for the transport of paying passengers), you are automatically covered for up to \$500,000 in the event of a covered accidental death or dismemberment.

Purchase protection benefits[†]

- Price Protection: up to \$2,000 USD per account per year.
- Purchase Protection: up to \$10,000 USD per account per year.
- Extended Warranty: up to \$10,000 USD per account per year.

For details, visit www.visa-platinum.com.