

# Your RBC® Avion® Visa Infinite Business<sup>‡</sup>

## Benefits Guide



Your **RBC Avion Visa Infinite Business** card is so much more than what you would expect out of a business credit card. Designed to help you make the most of your business spending, your card lets you earn points faster.<sup>1</sup> It's the ultimate business cash flow solution, providing you with the purchasing power, expense management support, travel privileges and insurance coverage<sup>2</sup> you need, so you can spend more time doing what you do best – running your business.



Your card  
at a glance



The Avion Rewards  
program



Travel  
benefits



Expense  
management tools



Insurance  
coverage



Additional  
services



Important contact  
information

[View Legal Disclaimers](#)



## ➤ Your RBC Avion Visa Infinite Business card at a glance

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### Your advantages

#### Complimentary benefits

- Visa Airport Companion<sup>3</sup>
  - 24/7 business concierge services<sup>4</sup>
  - Visa Spend Clarity for Business
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### Your rewards

#### Enjoy an accelerated earn rate

- Earn 1.25 Avion points for every \$1 spent in net purchases with your card, on up to \$75,000 per year<sup>5</sup>

#### The freedom to choose

- Redeem your points to fly on any airline, any time,<sup>6</sup> even during peak seasons; or choose from an incredible selection of merchandise, gift cards and RBC Financial Rewards<sup>®.7</sup>
  - Use Pay with points to make a payment towards your credit card balance using points<sup>8</sup>
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### Your insurance

#### Premium travel insurance<sup>2</sup>

- Mobile Device Protection<sup>9</sup>
  - Out-of-Province/Country Emergency Medical<sup>10</sup>
  - Trip Cancellation<sup>11</sup> & Trip Interruption<sup>11</sup>
  - Lost/Stolen Baggage<sup>9</sup> & Flight Delay<sup>12</sup>
  - Travel Accident<sup>12</sup> & Delayed Baggage<sup>9</sup>
  - Hotel/Motel Burglary<sup>9</sup>
  - Auto Rental Collision/Loss Damage<sup>13</sup>
  - Purchase Security<sup>9</sup> & Extended Warranty<sup>9</sup>
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## > Your RBC Avion Visa Infinite Business card at a glance

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### **AVION** REWARDS™

#### Reward yourself for work well done

Enjoy earning points every time you make a purchase with your Avion Visa Infinite Business card and discover how easy it is to redeem them for a wide range of exciting rewards – such as travel, merchandise, gift cards and more.<sup>14</sup> Choose to reward employees, invest in your business, or reserve your points for business or personal travel. The choice is yours.

#### Earning Avion Rewards and more

As an Avion Visa Infinite Business cardholder, you will earn 1.25 Avion points for every dollar you spend in net purchases with your card, up to \$75,000 per year, per card.<sup>5</sup>

Consolidate your business spending on your card and see how quickly you can reach exciting rewards. Business owners with both a business Avion Rewards™ and personal Avion Rewards credit card earn points even faster by combining Avion points earned on both their cards.<sup>15</sup>

Your Avion Visa Infinite Business card also lets you save on gas at Petro-Canada<sup>‡</sup>. Link your credit card to your Petro-Points<sup>‡</sup> card<sup>16</sup> and instantly save 3 cents/L on gas, plus earn 20% more Avion points and Petro-Points every time you pay with your linked card.<sup>17</sup>

[Link your cards >](#)

Don't have a Petro-Points card? You can easily join the Petro-Points program through RBC Online Banking when you log in to link your cards.

#### Travel your way

Exclusive to Avion Rewards cardholders, you'll be able to book flights at a flat rate through the [Air Travel Redemption Schedule](#)<sup>18</sup> – with any airline, on any flight, at any time,<sup>6</sup> and no blackout periods or seat limitations, even during peak travel season.

You can also redeem your Avion points at the rate of 100 points for \$1 towards flights or travel packages, hotel accommodations, cruises and select getaways<sup>19</sup> – whether you're travelling for business or pleasure. Pay for your taxes and fees using points.

## > Your RBC Avion Visa Infinite Business card at a glance

### Air Travel Redemption Schedule

Your Avion Visa Infinite Business card makes it easy to fly where and when you want. Check out the Air Travel Redemption Schedule to see how many points you will need to reach your next destination.

#### Choose any airline, any flight, any time.

Find out how many points you need to get where you want to go.

<p><b>15,000 pts</b></p> <p><i>Quick Getaways</i></p> <p>Within or to an adjacent province/territory/U.S. state</p> <p>Max Ticket Price<sup>20</sup>: \$350</p>	<p><b>35,000 pts</b></p> <p><i>Explore North America</i></p> <p>Anywhere in Canada/U.S. except Hawaii and Alaska</p> <p>Max Ticket Price<sup>20</sup>: \$750</p>	<p><b>45,000 pts</b></p> <p><i>Holiday Destinations</i></p> <p>Western Canada/U.S. to Mexico, Hawaii, Alaska or Eastern Canada to Bermuda, Central America, Caribbean</p> <p>Max Ticket Price<sup>20</sup>: \$900</p>
<p><b>55,000 pts</b></p> <p><i>Take a Vacation</i></p> <p>Eastern Canada/U.S. to Mexico, Hawaii, Alaska or Western Canada to Bermuda, Central America, Caribbean</p> <p>Max Ticket Price<sup>20</sup>: \$1,100</p>	<p><b>65,000 pts</b></p> <p><i>Visit Europe</i></p> <p>Major gateway in Canada/U.S. to destinations in Europe</p> <p>Max Ticket Price<sup>20</sup>: \$1,300</p>	<p><b>100,000 pts</b></p> <p><i>See the World</i></p> <p>Major gateway in Canada/U.S. to destinations in Asia, Australia, New Zealand, South Pacific, Middle East, Africa, South America</p> <p>Max Ticket Price<sup>20</sup>: \$2,000</p>

#### A few things to note:

- Destinations have a maximum ticket price. If a ticket costs more than the allowed amount, you can charge the difference to your Avion Visa Infinite Business card, or you can pay with points.



- Business class travel can be redeemed at the rate of 100 Avion points to \$1 CAD.

For more information and to redeem for flights, visit [avionrewards.com/travel](http://avionrewards.com/travel).

## ➤ Your RBC Avion Visa Infinite Business card at a glance

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### Rent from Hertz to earn and save

When you rent with Hertz<sup>†</sup> you'll earn 3X Avion points<sup>21</sup> and you can enroll for the Hertz Business Rewards program, which means you'll enjoy up to a 30% discount on the base rate<sup>22</sup> of your rental (Canada and U.S. only), pay no additional driver fee, earn free rental days and more.

Enroll in 3 easy steps:

1. Sign in to your RBC Online Banking account
2. On the RBC Offers page, click Load Offer for the Hertz Offer
3. Follow the steps to enroll for a Hertz Business Rewards membership or visit [hertz.ca/RBCBusiness](http://hertz.ca/RBCBusiness)

### The choice is yours

Beyond travel, you can choose to redeem your Avion points towards a wide range of reward options, such as more than 50,000 of the latest technology products from Best Buy<sup>‡</sup>,<sup>23</sup> amazing devices from Apple<sup>‡</sup>,<sup>24</sup> merchandise,<sup>14</sup> gift cards, RBC Financial Rewards vouchers,<sup>7</sup> and even charitable donations. Or choose Pay with points and redeem your Avion points to make a payment towards your credit card balance.<sup>8</sup>

For more details about the Avion Rewards program, visit [avionrewards.com](http://avionrewards.com).

## ➤ Experience the finer things

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### Travel in comfort & style

Begin your rewarding journey at the airport. Your Avion Visa Infinite Business card offers a free Visa Airport Companion<sup>‡</sup> membership, which provides access to over 1,200 airport lounges around the world.<sup>3</sup>

[Join now](#) or download the Visa Airport Companion app to enroll for your Digital Membership Pass. You could be traveling in comfort before your next take-off!

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### Service at your fingertips

Your complimentary Avion Visa Infinite Business Concierge is ready to assist you 24/7. One call to the concierge can take care of your request – from making restaurant reservations to acquiring event tickets or tracking down that hard-to-find item. They'll even help organize travel itineraries or book meeting facilities. The Visa Infinite Business Concierge is available 24/7 to make your vacation, business event or any other experience truly outstanding.<sup>4</sup>

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### Enjoy your stay

Enjoy full access to the Visa Infinite<sup>‡</sup> Luxury Hotel Collection, and experience the best in hotel amenities at some of the world's most prestigious properties.<sup>25</sup> Enjoy exclusive benefits with every stay, including an automatic room upgrade (when available), 3 p.m. checkout and so much more.

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### Whet your appetite

Excite your senses with fine dining options, available with your RBC Avion Visa Infinite Business card.

The Visa Infinite Dining Series<sup>25</sup> allows cardholders the privilege of attending exclusive dining events hosted at top restaurants across the country, with food prepared by some of the nation's most renowned and respected chefs. So you can not only experience the finest foods, but also meet the culinary artists who create them.

Visit [visainfinite.ca](https://visainfinite.ca) to create your Visa Infinite profile and take advantage of the impressive suite of Visa Infinite services. Be sure to subscribe to Visa Infinite emails to stay up-to-date on new offers and upcoming unique experiences.

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## ➤ A smarter way to run your business

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### Reporting and controls

#### [Visa Spend Clarity for Business](#)

This simple and powerful tool allows you to access and track card transaction data, helping you manage your cash flow more efficiently and make more informed decisions about your expenses. Plus, set up and manage each employee with specific, personalized spending controls and transaction limits.

#### [Receipt app](#)

Use your phone to capture a photo of your paper receipts, enabling you to easily keep track of your business expenses in real time.

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### We've got you covered

Whether you're flying across the country for a meeting or purchasing supplies and equipment for your business, your Avion Visa Infinite Business card protects your travel, your purchases and so much more. Simply use your card for all your purchases and take advantage of automatic insurance coverage.

This is just an overview of your insurance – please refer to your [Certificate of Insurance](#) for detailed coverage information, or contact us if you have any specific questions in mind.

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### Mobile Device Protection

Receive coverage of up to \$2,000 in the event your mobile device – purchased with your RBC Avion Visa Infinite Business card or Avion points – is lost, stolen, accidentally damaged, or experiences mechanical failure. Coverage is for two years starting 91 days after the date you purchased your mobile device.<sup>9</sup>

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## ➤ A smarter way to run your business

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### Out-of-Province/ Country Emergency Medical

Medical coverage for both you and your spouse, as well as eligible dependants accompanying you, is included for the first 15 consecutive days per trip outside Canada or your province of residence. If you are 65 years of age or older, you are entitled to the same benefit coverage for the first three consecutive days of your trip.<sup>10</sup>

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### Trip Cancellation & Trip Interruption

Should you need to cancel your trip, you will be reimbursed for any non-refundable prepaid travel arrangements when you pay for your trip using your RBC Avion Visa Infinite Business card. And, if your trip is interrupted or delayed, this insurance provides reimbursement for a one-way economy ticket back to your departure point.<sup>11</sup>

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### Auto Rental Collision/Loss Damage

Covers you for loss and damage to a rental vehicle for up to the actual cash value of the rental vehicle (provided that you executed the rental agreement and paid the entire cost with your card, and the rental vehicle has an MSRP of under \$65,000).<sup>13</sup>

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### Purchase Security & Extended Warranty

Purchases made with your Avion Visa Infinite Business card are automatically protected against loss, theft or damage for up to 90 days from the date of purchase. The card also doubles the manufacturer's original warranty for a maximum of one year. Please keep your receipts in the event you need to make a claim.<sup>9</sup>

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You'll also receive Lost/Stolen Baggage,<sup>9</sup> Hotel/Motel Burglary,<sup>9</sup> Travel Accident,<sup>12</sup> Flight Delay<sup>12</sup> and Delayed Baggage<sup>9</sup> insurance. For more details, please refer to your [Certificate of Insurance](#).

## ➤ The next level of convenience and security

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### Lock and unlock your card

Can't find your credit card? With the RBC Mobile<sup>26</sup> app, you can [lock your card](#) temporarily. This eliminates the worry if your card is misused or you can't find it. Unlocking it is just as easy. Simply log in to the [RBC Mobile](#) app and choose your Avion Visa Infinite Business card to lock and unlock it.

### Easy access to funds

You can use your Avion Visa Infinite Business card to access your available funds any time, anywhere, through several convenient options:

- Access cash advances of up to \$1,000 CAD per day (up to your available credit limit) at any ATM worldwide<sup>27</sup> displaying the Visa<sup>‡</sup> logo.
- Use your card to make purchases anywhere in the world where Visa cards are accepted, including online, by phone and at millions of retail locations worldwide.
- Set up pre-authorized payments for most of your bills and enjoy the convenience of a single monthly payment to your Avion Visa Infinite Business card account.

### Chip and PIN technology

Your Avion Visa Infinite Business card is built with state-of-the-art chip and PIN technology, which protects you against counterfeiting and fraud because the chip embedded in your card is encrypted and virtually impossible to replicate. Enjoy peace of mind whenever you make a transaction at a chip-enabled terminal.

### Visa payWave<sup>‡</sup>

This “contactless” feature lets you pay for purchases without having to swipe or insert your card at locations that accept Visa payWave. It's a fast, convenient and secure way to pay for small, everyday purchases.

### Visa SavingsEdge<sup>‡</sup>

Turn business purchases into business savings automatically with Visa SavingsEdge. Enroll your Avion Visa Infinite Business card for free at [visasavingsedge.ca](#).

Be sure to watch your statement for other valuable offers and saving opportunities, exclusively yours as an RBC Avion Visa Infinite Business cardholder.

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## > More value

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### Earn more Be Well points at Rexall

Get 50 Be Well<sup>‡</sup> points for every \$1 spent on eligible purchases when you shop at Rexall with your linked RBC card.<sup>28</sup> [rbc.com/rexall](https://rbc.com/rexall)



### Enjoy unlimited \$0 delivery fees with DoorDash

Get a complimentary DashPass<sup>‡</sup> subscription from DoorDash<sup>‡</sup> for up to 12 months and enjoy unlimited deliveries from qualifying restaurants you love – with \$0 delivery fees on orders of \$15+ when you pay with an eligible RBC credit card!<sup>29</sup> [rbc.com/doordash](https://rbc.com/doordash)



## > Important contact information

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### **Avion points redemption**

For travel, call Avion Rewards Travel at 1-877-636-2870, or visit [avionrewards.com](http://avionrewards.com).

For merchandise, RBC Financial Rewards vouchers and gift cards/certificates:

1-800 ROYAL® 1-2 (1-800-769-2512)

### **RBC Royal Bank® customer service**

Within North America:

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

Obtain your Visa balance, request copies of statements or redeem points using our 24-hour automated system:

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

To disable telephone access to your account information:

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

### **Lost or stolen cards**

Within North America:

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

Collect calls from outside North America:

416-974-7780

Call 24 hours a day, seven days a week, and collect calls will be accepted.

# Make the most of your business spending.



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† Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Used under licence. All other trademarks are the property of their respective owner(s).

<sup>1</sup> With the RBC Visa Business Platinum Avion card, you earn 1 Avion point per \$1.

<sup>2</sup> All insurance is subject to limitations and exclusions. Please refer to the insurance certificates included in your Welcome Kit for complete details.

<sup>3</sup> Primary cardholders ("Cardholders") with an RBC Avion Visa Infinite Business credit card ("Eligible Credit Card") have access to participating lounges within the Visa Airport Companion Program ("Program"), hosted and managed by DragonPass International Ltd. ("DragonPass"). Cardholders must enroll for this benefit through either the Visa Airport Companion App (available to download for free) or on the Program Website ([visaairportcompanion.ca](http://visaairportcompanion.ca)) using their Eligible Credit Card. Enrollment for the Program must be completed using the Cardholder's First and Last Name as set out on their respective Passport (or other government issued ID used for travel within Canada), as it will be required for verification when the Cardholder is attempting to access a participating lounge. All lounge visits, for the Cardholder and their accompanying guests, are subject to a fee of \$32 USD (subject to change) per person, per visit. Applicable lounge access charges will be billed to the Eligible Credit Card connected to the Cardholders' Program membership. Membership includes access to any airport lounge participating in the Program. Once the Cardholder has enrolled in the Program, the Cardholder may use one of three (3) ways to access their lounge benefits: (i) present their valid Eligible Credit Card; (ii) show their digital membership card and QR Code within the Program App or Website; (iii) present their printed or emailed e-Certificate containing the membership card and QR Code. The Program membership will be suspended if the Eligible Credit Card is cancelled or inactive, is no longer linked to the Program membership, or if the Eligible Credit Card is no longer a product participating in the Program. It is the responsibility of the Cardholder to ensure their Eligible Credit Card details are updated within the Program if there are any changes. If the Cardholder is using a printed or emailed e-Certificate as their method of lounge access, they will need to obtain a new e-Certificate if there are any changes to their Eligible Credit Card details. Unless suspended or cancelled, the Program membership will automatically renew annually on the anniversary date (i.e. when the Cardholder enrolled in the Program). The Program membership may be suspended if your Eligible Credit Card is no longer in good standing. To view a full list of participating airport lounges, their facilities, opening times and restrictions, Cardholders can visit the Program App and Website for more information. Enrolled Cardholders are subject to Terms and Conditions for the Global Airport Lounge Access Program and the individual lounge operators' terms of use for the participating lounges visited, available through the Program App and Website. The Program Terms and Conditions will also be sent to the Cardholder via email once enrollment is complete. In addition to lounge access, enrollment in the Program will also allow cardholders to access additional benefits and offers. To view a full list of benefits and offers available for the Cardholders' Eligible Credit Card, Cardholders can visit the Program App and Website for more information. Cardholders who participate in or use any of the benefits or offers presented through the Program are subject to the relevant Terms and Conditions for the applicable benefit or offer, as outlined in the Program App and Website. Cardholders who participate in the Program are subject to the DragonPass Terms of Use, Terms of Service and Privacy Policy and Visa's Privacy Notice. By enrolling in the Program and using the benefits and offers presented through the Program, the Cardholder acknowledges that DragonPass may share Cardholders' Program data with Visa and/or Royal Bank of Canada ("RBC") in order to facilitate the Program, subject to Visa and RBC's own privacy policies. The Program services and benefits are provided by DragonPass and applicable third party offer providers, and neither Visa nor RBC is responsible for any claims or damages arising from participation in the Program. Visa reserves the right to modify or cancel this Program at any time and without prior notice. For full terms and conditions, visit <https://en.dragonpass.com.cn/info/terms-of-service>.

<sup>4</sup> There is no fee for the Concierge's services; however cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the cardholder and purchased by the Visa Infinite Concierge on the cardholder's behalf. All costs will be charged directly to the cardholder's Avion Visa Infinite Business card. For complete details, go to [visainfinite.ca](http://visainfinite.ca).

<sup>5</sup> You will earn (i) 1.25 Avion points per \$1 in net purchases you make with your card, up to a maximum of \$75,000 in net purchases per Annual Period, and (ii) 1 Avion point per \$1 in net purchases you make with your card in excess of \$75,000 during an Annual Period, unlimited. "Annual Period" means the twelve (12) full monthly statement periods each year, starting with your January monthly statement and ending with your December monthly statement or, if you are a new Avion Visa Infinite Business cardholder, the period starting on the day your card is issued and ending with your December statement. Each year, on the first day of your January monthly statement, your annual net purchase amount, for the purpose of determining your earn rate only, will automatically be reset to zero. Please note that monthly statement periods don't necessarily line up with the beginning and end of a calendar month. Avion points are earned on net purchases only; they are not earned on cash advances (including balance transfers, cash-like transactions and bill payments that are not pre-authorized charges that you set up with a merchant), interest charges or fees, and credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged. For more details on the Avion Rewards program, please visit [avionrewards.com/terms-and-conditions](http://avionrewards.com/terms-and-conditions).

<sup>6</sup> Subject to availability. Some restrictions may apply. For complete details, please visit [avionrewards.com/travel-rewards](http://avionrewards.com/travel-rewards). For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit [avionrewards.com/terms-and-conditions](http://avionrewards.com/terms-and-conditions) or call 1-800 ROYAL 1-2 (1-800-769-2512).

<sup>7</sup> You may redeem your points for a voucher that may be used to make a contribution towards any of the registered plans listed under the RBC Registered Rewards category, or applied towards any of the following financial products: RBC Mortgage, RBC Homeline Plan<sup>®</sup>, Royal Credit Line<sup>®</sup> and RBC Personal Loan. Please allow up to 4 weeks for delivery of the RBC Financial Rewards voucher. For complete terms, conditions and restrictions that apply to RBC Financial Rewards, please consult the Avion Rewards terms and conditions at [avionrewards.com/terms-and-conditions](http://avionrewards.com/terms-and-conditions).

<sup>8</sup> Payback with points redemptions will be applied as a payment towards the balance of the Avion Rewards credit card account you select, not towards a particular transaction. Also, Payback with points redemptions cannot be converted into cash, a cheque or any other form. It will take two (2) to three (3) business days for your payment to be credited to your credit card account and for your available credit to be adjusted. For more details, visit the Avion Rewards terms and conditions at [avionrewards.com/terms-and-conditions](http://avionrewards.com/terms-and-conditions).

<sup>9</sup> Coverage underwritten by RBC Insurance Company of Canada.

<sup>10</sup> Under 65 years of age, 15 days of coverage. For age 65 and over, 3 days of coverage. Coverage underwritten by RBC Insurance Company of Canada.

<sup>11</sup> Trip Cancellation insurance is subject to a limit of \$1,500 for each Covered Person (to an overall maximum of \$5,000 for all Covered Persons) per trip, and it protects eligible cardholders against the cost of non-refundable prepaid travel arrangements that were purchased with your RBC Avion Visa Infinite Business card if the trip is cancelled prior to your departure due to an unexpected or unforeseen covered risk. Trip Interruption insurance is subject to a maximum limit of \$5,000 for each Covered Person, per trip, for a total maximum of \$25,000. This coverage provides reimbursement for the non-refundable unused portion of your prepaid travel arrangements purchased with your RBC Avion Visa Infinite Business card and interrupted, due to a covered risk, including the extra costs of economy class transportation to your departure point. Please refer to the Insurance Certificate for complete details regarding these coverages. Coverage underwritten by RBC Insurance Company of Canada.

<sup>12</sup> Coverage underwritten by RBC Insurance Company of Canada.

<sup>13</sup> Coverage underwritten by Aviva General Insurance Company.

- <sup>14</sup> All rewards are subject to availability and may change without prior notice. For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit [avionrewards.com/terms-and-conditions](https://www.avionrewards.com/terms-and-conditions) or call 1-800 ROYAL 1-2 (1-800-769-2512).
- <sup>15</sup> This feature is only available to Primary Business Cardholders. Employees who also have a personal Platinum Avion card or Visa Infinite Avion card are not eligible to combine points. If there are multiple Business Owners, I) combining Avion points from business and personal Platinum Avion or Visa Infinite Avion cards is only available to one Business Owner, II) Avion points from all Avion Visa Infinite Business cards can only be combined in the account of one Business Owner, and III) only that Business Owner will also be able to combine Avion points from their business and personal Platinum Avion or Visa Infinite Avion cards.
- <sup>16</sup> To participate in this offer, you must have an RBC debit or credit card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("Eligible RBC Card"). When you participate in the Linked Loyalty Offers as a Business RBC Client, you will only be able to link up to two (2) Eligible Business RBC Credit Cards and one (1) RBC Client Card to a Petro-Points Account. You must be enrolled in RBC Online Banking for business in order to link your Eligible RBC Card to your Petro-Points card. Card linking may take up to two (2) business days to process before savings and bonus points can be applied to purchases. Each time you use your linked Eligible RBC Card to purchase any grade of gasoline, including diesel, at a retail Petro-Canada location, you will save three cents (\$0.03) per litre at the time of the transaction. For more information, visit [rbc.com/linkbusiness](https://www.rbc.com/linkbusiness).
- <sup>17</sup> Only certain RBC credit cards earn Avion points. Each time you use your linked Eligible RBC Card that earns Avion points to pay for purchases at a retail Petro-Canada location, you will earn a bonus of twenty percent (20%) more Avion points than you normally earn for every \$1 in purchases in accordance with the Avion Rewards terms and conditions: [avionrewards.com/terms-and-conditions](https://www.avionrewards.com/terms-and-conditions). Please allow up to ninety (90) days from the date the transaction is posted on your credit card statement for the bonus points to be deposited into your Avion Rewards account. Each time you use your linked Eligible RBC Card to pay for qualifying purchases at a retail Petro-Canada location, you will earn a bonus of twenty percent (20%) more Petro-Points than you normally earn, in accordance with the Petro-Points terms and conditions available at [petro-points.com/terms](https://www.petro-points.com/terms). The collection of Petro-Points excludes taxes on non-petroleum purchases, tobacco, vaping products, gift cards and transit tickets.
- <sup>18</sup> All bookings from the Air Travel Redemption Schedule are for flights in economy class. All applicable taxes, service fees and surcharges are the responsibility of the traveller. For more details, including guidelines on redeeming for business class seats, visit [avionrewards.com/travel-rewards](https://www.avionrewards.com/travel-rewards).
- <sup>19</sup> For any type of travel you book through Avion Rewards other than flights from the Air Travel Redemption Schedule, you may redeem Avion points at the rate of 1.0% (100 points per \$1.00 CAD) to pay for all or part of your booking, including associated taxes and fees. When you book a flight from the Air Travel Redemption Schedule, you may also decide to redeem Avion points at the rate of 1.0% to pay for any taxes and service fees (including sales, GST, departure and transportation taxes and fees, airport improvement fees, or other taxes), excess baggage charges, immigration fees, governmental fees and levies, customs charges and passenger facilities charges, health or other inspection fees, fuel fees, fuel surcharges and other non-ticket costs or charges which may be imposed. For complete terms, conditions and restrictions that apply to the Avion Rewards program, visit [avionrewards.com/terms-and-conditions](https://www.avionrewards.com/terms-and-conditions).
- <sup>20</sup> Excluding any applicable taxes, surcharges and fees.
- <sup>21</sup> This offer is not transferable to people outside your organization, but you may share it with your colleagues and employees within your organization. To earn 3X the Avion points you normally earn ("Bonus Points") for every one dollar (\$1.00) in purchases, including taxes, you make at any corporately owned Hertz location in Canada, the U.S., the U.K., Germany, Italy, Switzerland, the Netherlands, Belgium, Spain, Australia and Luxembourg, beginning February 7, 2020 to February 7, 2024 ("Offer Period"), click the "Load Offer" button and pay using your RBC Avion Visa Infinite Business card ("Eligible RBC Business Rewards Card") ("Qualifying Purchase"). Franchised Hertz locations are not eligible for this offer. If your Eligible RBC Business Rewards card changes, you must load this offer again. If you cancel your credit card, you will not be eligible for the Discount or Bonus Points. Please allow up to 30 days from the date of your Qualifying Purchase, provided your credit card account was in good standing at that time, for the Bonus Points to appear on the account statement tied to your Eligible Avion Rewards card. Cancellations or price adjustments may cancel or reduce the Avion points earned on your Qualifying Purchase, including Bonus Points. Offer may not be combined with any other offer, promotion, certificate, voucher or other discount. Hertz, not Royal Bank of Canada, is responsible for the sales and returns terms and conditions applicable to your Qualifying Purchase(s) and the Discount. For complete terms and conditions, please visit [hertz.ca/RBCBusiness](https://www.hertz.ca/RBCBusiness). Royal Bank of Canada reserves the right to cancel, modify or withdraw this offer at any time, even after you have activated it. For more details on the Offers program, please visit [rbc.com/offers](https://www.rbc.com/offers).
- <sup>22</sup> The up to 30% discount rate applies to the base rate only (time and mileage charges) ("Discount") and is available at participating Hertz corporate locations in Canada and the U.S and excludes taxes, tax reimbursements, fees, surcharges and optional service charges, such as refueling. A CDP ID # will be generated upon enrollment, please use this CDP ID # for future bookings to take advantage of the Discount. In order for all your colleagues and employees within your organization to receive the Discount, they must use the CDP ID # when making a booking with Hertz.
- <sup>23</sup> For the complete Avion Rewards Redemption, Return and Exchange Terms & Conditions for Best Buy, visit [avionrewards.com/retailers/termsconditions/retailerterms\\_eng.pdf](https://www.avionrewards.com/retailers/termsconditions/retailerterms_eng.pdf).
- <sup>24</sup> For the complete Avion Rewards Redemption, Return and Exchange Terms & Conditions for Apple, visit [avionrewards.com/retailers/termsconditions/retailerterms-Apple\\_eng.pdf](https://www.avionrewards.com/retailers/termsconditions/retailerterms-Apple_eng.pdf).
- <sup>25</sup> For full details on Visa Infinite, visit [visainfinite.ca](https://www.visainfinite.ca). You must be an eligible Visa Infinite cardholder with a valid Visa Infinite card to take advantage of the Visa Infinite offers, benefits and services. Certain benefits and services require enrollment. Offers and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Neither Visa nor Royal Bank of Canada is responsible for any claims or damages arising from the use of any benefits or services provided by a third party. Visa reserves the right to modify or cancel offers, benefits and services at any time and without notice. All offers, benefits and services made available through Visa are subject to complete terms and conditions, including third party suppliers' terms and conditions. The Visa Infinite privacy policy applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Business Concierge or the Visa Infinite website. The collection, use and disclosure of cardholders' personal information by third party suppliers of services and benefits to Visa Infinite cardholders are subject to such third parties' own privacy policies.
- <sup>26</sup> RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.
- <sup>27</sup> Cash advances, including cash withdrawals from an ATM, can be made up to your available credit and daily limits. There is no interest-free period for cash advances, which means that interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe. Cash advance fees may apply depending on the type of cash advance. Please refer to your RBC Royal Bank Business Credit Card Agreement for more details.
- <sup>28</sup> To participate in this offer, you must have an eligible RBC Debit Card, Personal Credit Card or Business Credit Card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("RBC Card"). An "Eligible RBC Credit Card" is any RBC personal credit card, excluding RBC Avion Visa Infinite Business<sup>®</sup>, RBC Visa CreditLine for Small Business<sup>™</sup>, RBC Visa Business, RBC Business Cash Back Mastercard<sup>®</sup> and RBC Avion Visa Business. RBC Business Owners will only be able to link up to two (2) Business Credit Cards and one (1) RBC Debit Card to a Be Well Card. For complete details, including the definition of the capitalized terms used in the disclosures below, please see full Terms and Conditions at [rbc.com/retailers/terms](https://www.rbc.com/retailers/terms). You must be enrolled in RBC Online Banking in order to link your RBC Card to your Be Well Card. Card linking may take up to two (2) business days to process before Be Well points can be applied to purchases. Each time you scan your Be Well Card and pay with your Linked RBC Card, you will earn 50 Be Well points for every \$1 spent on eligible purchases at Rexall Locations. For full details and defined terms, visit Be Well Terms and Conditions available at [letsbewell.ca/terms-conditions](https://www.letsbewell.ca/terms-conditions). Be Well points are not awarded on taxes, tobacco products, products containing codeine, lottery tickets, alcohol, bottle deposits, gift cards, prepaid cards and wireless or long distance phone cards, event tickets, transit tickets and passes, post office transactions, stamps, passport photos, cash back, gifts with purchases, delivery charges, environmental levies, Home Health Care services/rentals and any other products or services that we may specify from time to time or where prohibited by law.
- <sup>29</sup> To receive a complimentary DashPass subscription for \$0 delivery fees on orders of \$15 or more at eligible restaurants when you pay with your RBC Avion Visa Business card, you must subscribe to DashPass by adding your RBC Avion Visa Business card, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details visit [rbc.com/doordash/terms](https://www.rbc.com/doordash/terms). If you are an existing DashPass subscriber and have already added your RBC Avion Visa Business card to your account, you must activate your benefit by clicking "Activate Free DashPass". For full program details visit [rbc.com/doordash/terms](https://www.rbc.com/doordash/terms). If you have been charged for DashPass, you will receive a refund to the method of original payment, in the amount of the monthly subscription fee for the month you activate your complimentary subscription. For all clients, by clicking on "Activate Free DashPass", you agree to the DoorDash terms and conditions, which can be found at [rbc.com/doordash/terms](https://www.rbc.com/doordash/terms). Eligible RBC Credit cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders on your RBC Avion Visa Business Credit Card account. The DashPass monthly subscription fee will be waived ("Complimentary DashPass Subscription") and you will receive a 12 month Complimentary DashPass Subscription. DashPass subscriptions purchased through third parties, including third-party payment accounts, or online or mobile digital wallets (like Apply Pay and Google Pay) are not eligible for the Complimentary DashPass Subscription. Your RBC Avion Visa Business card may only be used with one DoorDash account to receive a Complimentary DashPass Subscription. Once you have received a Complimentary DashPass Subscription, you cannot use the same RBC Avion Visa Business card to obtain a Complimentary DashPass Subscription with another DoorDash account. You are only eligible for one 12 month Complimentary DashPass Subscription during the Offer Period. The Complimentary DashPass Subscription commences on the date you subscribe to receive the Complimentary DashPass Subscription. In order to validate your credit card as an Eligible RBC Credit Card, Royal Bank may need to administer a \$0.50 charge to validate your card enrollment. This charge will be reversed in 3 to 5 days once your account has been validated. You will be auto-enrolled in the full-price membership at the then-current rate after the end of the 12 month Complimentary DashPass Subscription. Your RBC Avion Visa Business credit card account must be open and not in default to maintain the benefits of DashPass. DoorDash not Royal Bank of Canada, is responsible for (i) services and products provided through DoorDash; (ii) DashPass, including the DashPass Benefits, the administration of DashPass; and (iii) the DoorDash terms and conditions. The Complimentary DashPass Subscription offer may be amended or withdrawn at any time. To learn more about DashPass, visit [doordash.com/doordash](https://www.rbc.com/doordash). For full DashPass for RBC Program Terms and Conditions, visit [rbc.com/doordash/terms](https://www.rbc.com/doordash/terms).