

Your RBC® Avion® Visa Infinite Business[‡]

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.[°] It's the ultimate business cash flow solution, providing you with the purchasing power, expense management support, travel privileges and insurance coverages* you need, so you can spend more time doing what you do best - running your business.



Your card
at a glance



The RBC 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

Your advantages

Complimentary Benefits:

- ✓ Global airport lounge membership²
 - ✓ 24/7 business concierge services³
 - ✓ Visa[‡] Business Reporting & Visa Payment Controls
-

Your rewards

Enjoy an accelerated earn rate:

- Earn 1.25 RBC Rewards points for every \$1 spent in net purchases with your card, on up to \$75,000 per year¹

The freedom to choose:

- Redeem your points to fly on any airline, any time⁴, even during peak seasons; or choose from an incredible selection of merchandise, gift cards and RBC Financial Rewards[®] vouchers⁵
 - Use Payback with Points to make a payment towards your credit card balance using points⁶
-

Your insurance

Premium travel insurances* include:

- Mobile Device Protection⁷
 - Out-of-Province/Country Emergency Medical⁸
 - Trip Cancellation⁹ & Trip Interruption⁹
 - Lost/Stolen Baggage⁷ & Flight Delay¹⁰
 - Travel Accident¹⁰ & Emergency Purchases⁷
 - Hotel/Motel Burglary⁷
 - Auto Rental Collision/Loss Damage¹¹
 - Purchase Security⁷ & Extended Warranty⁷
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> Your RBC Avion Visa Infinite Business card at a glance



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.¹² Choose to reward employees, invest in your business, or reserve your points for business or personal travel. The choice is yours.

Earning RBC Rewards and more

As an Avion Visa Infinite Business cardholder, you will earn 1.25 RBC Rewards points for every dollar you spend in net purchases with your card, up to \$75,000 per year, per card.¹

Consolidate your business spending on your card and see how quickly you can reach exciting rewards. Business owners with both a business Avion and personal Avion credit card earn points even faster by combining RBC Rewards points earned on both their cards.¹³

Your Avion Visa Infinite Business card also lets you save on gas at Petro-Canada[‡]. Link your credit card to your Petro-Points[‡] card¹⁴ and instantly save 3 cents/L on gas, plus earn 20% more RBC Rewards and Petro-Points every time you pay with your linked card.¹⁵

[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 cardholders, you'll have access to book roundtrip flights at a flat rate through the [Air Travel Redemption Schedule](#)¹⁶ with any airline, on any flight, at any time⁴, with no blackout periods or seat limitations, even during peak travel season.

You can also redeem your RBC Rewards points at the rate of 100 points = \$1 towards flights or travel packages, hotel accommodations, cruises and selected getaways¹⁷ - whether you're travelling for business or pleasure. Pay for your taxes and fees using points.

Plus, you have option to book directly with Carlson Wagonlit Travel[‡] and redeem your points at 1% for travel packages or air travel on whatever flight class you choose.¹⁸

➤ 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.

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

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 RBC Rewards points to \$1 CAD.

For more information and to redeem for flights visit rbcrewards.com/travel.

The choice is yours

Beyond travel, you can choose to redeem your RBC Rewards points towards a wide range of reward options, such as more than 50,000 of the latest technology products from Best Buy^{†19}, amazing devices from Apple^{†20}, merchandise^{†2}, gift cards, RBC Financial Rewards vouchers⁵, and even charitable donations. Or choose Payback with Points and redeem your RBC Rewards points to make a payment towards your credit card balance.⁶

For more details about the RBC Rewards program, visit rbcrewards.com.

➤ Experience the finer things

Travel in comfort & style

Begin your rewarding journey at the airport. Your Avion Visa Infinite Business card offers a free Priority Pass[‡] membership, which provides access to over 1200 airport lounges around the world.²

[Join now](#) and download the Digital Membership Pass. You could be travelling in comfort before your next take-off!

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, to 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.³

Enjoy your stay

Enjoy full access to the Visa Infinite[‡] Luxury Hotel Collection, and experience the best in hotel amenities at some of the world's most prestigious properties.²¹ Enjoy exclusive benefits with every stay, including an automatic room upgrade (when available), 3:00pm checkout and so much more.

Whet your appetite

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

The Visa Infinite Dining Series²¹ 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 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.

➤ A smarter way to run your business

Make informed business decisions

Discover an easier way to stay on top of your business cash flow with [Visa Business Reporting](#) – an industry leading expense management tool that lets you track credit card purchases and review your business spending patterns. Available on both desktop or mobile, Visa Business Reporting eliminates manual expense tracking, simplifies receipt management and lets you customize reporting – allowing you to make more informed decisions about your business.

Take control of your business spending

Easily customize each of your employee's business credit cards with Visa Payment Controls. With this online tool, you can control where, when and how your business credit cards are used, giving you the peace of mind knowing that your employees are using their cards appropriately and for business-approved purchases.

[Simply enrol](#) your Avion Visa Infinite Business card, set spending limits for each card, and establish account alerts should unusual or unauthorized activity be detected. With the ability to track cards by time, location, category and amount, you can avoid improper spending and keep more money in your business.

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 coverages.

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.

Mobile device protection

Receive coverage up to \$2,000 in the event your mobile device – purchased on your RBC Avion Visa Infinite Business card and/or with RBC Rewards points – is lost, stolen, suffers accidental damage or experiences mechanical failure. Coverage is for 2 years starting 91 days after the date you purchased your mobile device.⁷

➤ A smarter way to run your business

Out-of-province/ country emergency medical insurance

Medical coverage for both you and your spouse, as well as eligible dependents 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 3 consecutive days of your trip.⁸

Trip cancellation & trip interruption insurance

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.⁹

Auto rental collision/loss damage

Covers you for loss and damage to a rental vehicle 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 under \$65,000).¹¹

Purchase security and extended warranty coverage

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 up to a maximum of one year. Please keep your receipts in the event you need to make a claim.⁷

You'll also receive Lost/Stolen Baggage⁷, Hotel/ Motel Burglary⁷, Travel Accident¹⁰, Flight Delay¹⁰ and Emergency Purchase⁷ insurances. For more details, please refer to your [Certificate of Insurance](#).

➤ The next level of convenience and security

Lock and Unlock Your Card

Can't find your credit card? With the RBC Mobile²² app, you can [lock your card](#) temporarily. This eliminates the worry of your card getting misused until you find it. Unlocking it is just as easy. Simply log into 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 worldwide²³ displaying the Visa 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 through your Avion Visa Infinite Business card.

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

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 Savings Edge

Turn business purchases into business savings automatically with Visa SavingsEdge[‡]. Enrol your Avion Visa Infinite Business card for free at visasavingsedge.ca.

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

➤ Important contact information

RBC Rewards points redemption

For travel, call RBC Rewards Travel at 1-877-636-2870, or visit rbcrewards.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.

Assured Assistance

Within North America:

1-800-533-2778

Collect from outside North America:

905-816-2581

Call for assistance with many of the travel services and insurances listed in this guide, 24 hours a day, seven days a week.

Make the most of your business spending.



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

♠ With the RBC Visa Business Platinum Avion card, you earn 1 RBC Rewards point per \$1.

* All insurance is subject to limitations and exclusions. Please refer to the insurance certificates included in your Welcome Kit for complete details.

† Excluding any applicable taxes, surcharges and fees.

¹ You will earn: (i) 1.25 RBC Rewards point 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 RBC Rewards 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 reset to zero. Please note that monthly statement periods don't necessarily line up with the beginning and end of a calendar month. RBC Rewards 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 RBC Rewards program, please visit: rbcrewards.com/terms-and-conditions.

² To participate in the Priority Pass program (the "Program") and be exempt from the annual \$99USD membership fee, you must first enrol for this benefit through prioritypass.com/rbcavib. Thereafter, the annual Program membership fees will be waived, every year, as long as you remain an RBC Avion Visa Infinite Business cardholder and your credit card is in good standing. Program membership includes access to any airport lounge participating in the Program. To view the full list of participating airport lounges, their facilities, opening times and restrictions, please visit: prioritypass.com/en/airport-lounges. To access a lounge, you must show your valid Priority Pass membership card. All visits are subject to a fee of \$27 US per person, per visit, which will automatically be charged to the payment card you designated for that purpose when you enrolled in Priority Pass. By enrolling in Priority Pass, you agree to abide by the Priority Pass Conditions of Use, available at: prioritypass.com/en/conditions-of-use and the individual lounge operators' terms of use for the participating lounges visited, available at prioritypass.com/en/terms-of-use. Full Program Terms and Conditions will be sent to you upon enrollment. The Program and associated services are provided by Priority Pass Ltd, not Royal Bank of Canada ("RBC"). RBC reserves the right to cancel, modify or withdraw this benefit at any time, even after you have enrolled in the Program. Also, if you change your RBC Avion Visa Infinite Business card for another type of card or if you close your credit card account, you will automatically lose this benefit.

³ 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.

⁴ Subject to availability. Some restrictions may apply. For complete details, please visit: rbcrewards.com/travel-rewards. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit: rbcrewards.com/terms-and-conditions or call 1-800-ROYAL@ 1-2 (1-800-769-2512).

⁵ 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, Royal Credit Line and RBC Personal Loan. Please allow up to 4 weeks for delivery of RBC Financial Rewards voucher. For complete terms, conditions and restrictions that apply to RBC Financial Rewards, please consult the RBC Rewards terms and conditions at: rbcrewards.com/terms-and-conditions.

⁶ Payback with Points redemptions will be applied as a payment towards the balance of the RBC 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 RBC Rewards terms and conditions at: rbcrewards.com/terms-and-conditions.

⁷ Coverage underwritten by Aviva General Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

⁸ 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.

⁹ 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.

¹⁰ Coverage Underwritten by RBC Insurance Company of Canada.

¹¹ Coverage Underwritten by Aviva General Insurance Company.

¹² All rewards are subject to availability and may change without prior notice. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit: rbcrewards.com/terms-and-conditions or call 1-800-ROYAL@ 1-2 (1-800-769-2512).

¹³ 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 RBC Rewards points between business and personal Platinum Avion or Visa Infinite Avion cards is only available to one Business Owner, II) RBC Rewards points from all Avion Visa Business Infinite cards can only be combined into the account of one Business Owner, and III) only that Business Owner will also be able to combine RBC Rewards points between his/her business and personal Platinum Avion or Visa Infinite Avion cards.

¹⁴ To participate in this offer, you must have an RBC debit or credit card which is issued by RBC 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 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 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.

¹⁵ Only certain RBC credit cards earn RBC Rewards points. Each time you use your linked Eligible RBC Card that earns RBC Rewards points to pay for purchases at a retail Petro-Canada location, you will earn a bonus of twenty percent (20%) more RBC Rewards points than you normally earn for every \$1 in purchases in accordance with the RBC Rewards terms and conditions: rbcrewards.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 RBC 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 www.petro-points.com/terms. The collection of Petro-Points excludes taxes on non-petroleum purchases, tobacco, vaping products, gift cards and transit tickets.

¹⁶ 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 rbcrewards.com/travel-rewards.

¹⁷ For any type of travel you book through RBC Rewards other than flights from the Air Travel Redemption Schedule, you may redeem RBC Rewards points at the rate of 1.0% (100 points per CAD \$1.00) 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 RBC Rewards 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 surcharges and other non-ticket costs or charges which may be imposed. For complete terms, conditions and restrictions that apply to the RBC Rewards program, visit rbcrewards.com/terms-and-conditions.

¹⁸ When you book air travel through Carlson Wagonlit Travel, you may redeem RBC Rewards points at the rate of 1.5% (100 points per CAD \$1.50) to pay for all or part of any flight ticket, 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 surcharges and other non-ticket costs or charges which may be imposed. For any other type of travel, you may redeem RBC Rewards points at the rate of 1.0% (100 points per CAD \$1.00) to pay for all or part of your booking, including associated taxes and fees. For complete terms, conditions and restrictions that apply to the RBC Rewards program, visit rbcrewards.com/terms-and-conditions.

¹⁹ For the complete RBC Rewards Redemption, Return and Exchange Terms & Conditions for Best Buy, visit https://www.rbcrewards.com/retailers/termsconditions/retailerterms_eng.pdf.

²⁰ For the complete RBC Rewards Redemption, Return and Exchange Terms & Conditions for Apple, visit https://www.rbcrewards.com/retailers/termsconditions/retailerterms-Apple_eng.pdf.

²¹ For full details on Visa Infinite, visit 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 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.

²² RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.

²³ 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.