

RBC® Visa<sup>+</sup> Business Platinum Avion®

# A world of travel rewards. And more.



Royal Bank



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## Expense management has never been easier or more rewarding

**Welcome to RBC Visa Business Platinum Avion — a convenient and secure way to manage expenses while enjoying the added value of the RBC Rewards® program.**

Your new RBC Visa Business Platinum Avion card allows you to get more from your business spending by earning RBC Rewards points. Redeem for flights with no blackout periods or seat capacity restrictions, plus other great retail rewards such as merchandise, gift cards, financial rewards and over 50,000 products from Best Buy<sup>†</sup>.

Earn and redeem points faster — combine the RBC Rewards points earned from all of your employees' Business Platinum Avion cards in one account, then combine those points with your business and personal Platinum and Avion cards for an effective way to earn more RBC Rewards points.

Your RBC Visa Business Platinum Avion card also gives you the flexibility and convenience to efficiently handle all your business expenses, while providing valuable insurance coverage. And, with embedded chip technology, the Visa Business Platinum Avion card is one of the safest cards for international travel. You can count on your Visa Business Platinum Avion card, wherever your business takes you.

This guide will provide you with everything you need to know about your card, including important phone numbers listed at the back.

## Easy access to funds

**You can use your RBC Visa Business Platinum Avion 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\* 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.
- Use your card to make purchases online.
- Set up pre-authorized payments for most of your bills and enjoy the convenience of a single monthly payment through your RBC Visa Business Platinum Avion card.

## Lost or stolen cards

As soon as you realize your card is missing, call the Lost or Stolen Cards number listed below. Be sure to identify yourself as an RBC Visa Business Platinum Avion cardholder when you call. The Card Centre will cancel your lost or stolen card and issue a replacement card to you by mail.

**Lost or Stolen Cards Inside North America:  
1-800 ROYAL® 1-2 (1-800-769-2512)**

## Chip and PIN for the highest level of security

Your RBC Visa Business Platinum Avion card features 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. When you make a transaction at a chip-enabled terminal, you're in control.

## Visa payWave

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

## RBC Rewards

### Earning RBC Rewards points

As an RBC Visa Business Platinum Avion cardholder, you will automatically earn 1 RBC Rewards point for every dollar you charge to your card<sup>†</sup>. Plus, you can earn points even faster if you are a business owner with both a personal Avion and a business Avion credit card and you choose to combine your RBC Rewards points on one card<sup>††</sup>. Your points are redeemable for an outstanding range of rewards, including travel, merchandise, gift cards, charitable donations and RBC Financial Rewards<sup>®</sup> vouchers<sup>‡</sup>.

Earn bonus RBC Rewards points when you book a trip with Carlson Wagonlit Travel<sup>‡,§</sup>, rent a vehicle with Thrifty Car Rental<sup>‡,^</sup> or shop online at over 200 retailers through the RBC Rewards eMall<sup>®,\*\*</sup>.

**Visit [www.rbc rewards.com/earn](http://www.rbc rewards.com/earn)**



RBC Rewards points can be redeemed for flights on any airline with no blackout periods or seat capacity restrictions.

## **Travel Rewards**

**The RBC Rewards program gives you the flexibility and choice to customize your travel plans. You can redeem points for:**

- Flights
- Vacation packages
- Hotel accommodations
- Car rentals
- Cruises
- Tours

## **Payback with Points**

Payback with Points<sup>++</sup> allows you to use your points to make a payment directly toward your card balance.

## **Merchandise Rewards**

Choose from a wide selection of rewards from top name brands such as Samsung<sup>‡</sup>, Cuisinart<sup>‡</sup> and Heys<sup>‡</sup>. You can also redeem points for over 50,000 products from Best Buy<sup>‡</sup>.

## **Gift Cards**

With most gift cards starting as low as 1,200 RBC Rewards points<sup>\*\*\*</sup>, choose from our list of some of Canada's leading retailers, such as Home Depot<sup>‡</sup>, McDonald's<sup>‡</sup> and more.

## **RBC Financial Rewards**

Put your points toward your financial plans with RBC Financial Rewards vouchers.

## **Redeeming your points is easy**

You will find your up-to-date points balance clearly shown on your statement each month.

For more information on reward choices and how to redeem points, refer to the enclosed redemption brochure or visit **[www.rbc rewards.com](http://www.rbc rewards.com)**.





Sign up today for your monthly e-newsletter at [www.rbcrewards.com](http://www.rbcrewards.com) and receive updates on our latest promotions and program updates.

## Valuable insurance protection

**Protect yourself, your travel and your purchases. Simply use your RBC Visa Business Platinum Avion card for all your purchases and take advantage of automatic insurance coverages.**

**Trip Cancellation & Trip Interruption Insurance<sup>5</sup>.** When you pay for your trip using your RBC Visa Business Platinum Avion card, should the unexpected happen and cause you to cancel your trip, this insurance provides reimbursement for any non-refundable prepaid travel arrangements. And, if need be, provides reimbursement for the one-way economy ticket back to your departure point should your trip be interrupted or delayed.

**Travel Accident Insurance<sup>3</sup>.** Eligible cardholders are covered when they use their RBC Visa Business Platinum Avion card to pay for fares on any licensed common carrier. The coverage is up to \$500,000 CAD per eligible cardholder in the event of accidental death, dismemberment or loss of sight.

**Purchase Security Insurance<sup>1</sup>.** Eligible business purchases you make with your RBC Visa Business Platinum Avion card are automatically insured against loss, theft or damage for up to 90 days from the date of purchase. Please keep your sales receipts and warranties in case you need to file a claim.

**Extended Warranty Insurance<sup>1</sup>.** This insurance doubles the original manufacturer's Canadian warranty, for up to one additional year, on eligible business items you purchase with your RBC Visa Business Platinum Avion card. The original warranty plus extended warranty cannot exceed five years. Please save receipts, sales drafts and manufacturers' warranties in the event that you need to file a claim.

**Auto Rental Collision/Loss Damage Insurance<sup>2</sup>.** This insurance provides coverage against collision, theft and damage for the first 48 consecutive days per



rental. Simply rent a vehicle using your RBC Visa Business Platinum Avion card and decline the Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) protection offered by the rental company.

**Emergency Purchases Insurance<sup>1</sup>.** In the event that your checked-in luggage is lost or delayed by an airline for more than four hours, your card entitles you to purchases of up to \$500 CAD in necessary clothing and toiletries if purchased within four days of arrival. Your ticket must have been purchased with your RBC Visa Business Platinum Avion or with RBC Rewards points you've redeemed for travel.

**Flight Delay Insurance<sup>3</sup>.** If you miss a connection, you are denied boarding or your flight departure is delayed, this insurance reimburses you up to \$250 CAD per day to a maximum of \$500 CAD. Reimbursement is for reasonable expenses incurred for hotel accommodation, restaurant meals, refreshments, emergency purchases and other sundry items, provided the flight was paid for with your RBC Visa Business Platinum Avion card.

**Hotel/Motel Burglary Insurance<sup>1</sup>.** If you are a registered guest of a hotel or motel and the room was booked and paid for with your RBC Visa Business Platinum Avion card, you will be reimbursed up to \$2,500 CAD for the damage to or loss of personal items resulting from the burglary of that hotel or motel room. A police report verifying that there were visible signs of forced entry into your hotel or motel room is required.

*For complete details regarding your insurance coverage, please refer to the Certificates of Insurance.*

## Travel services

**When travelling outside the province, Assured Assistance Inc. (Assured Assistance) provides you with a range of valuable services when you are faced with certain unexpected situations, medical emergencies, or are in need of legal assistance. Assured Assistance is available to answer any questions or handle claims regarding the insurances already described in this guide. It also provides the following emergency services:**

**Pre-trip assistance.** Before you travel, feel free to call Assured Assistance for helpful information such as health precautions as specified by the World Health Organization, weather reports for major cities around the world, currency exchange rates, and immunization and visa requirements.

**Emergency cash advance and airline tickets.** Should your card be lost or stolen while travelling anywhere in the world, you can call Assured Assistance and they will provide you with emergency funds and/or airline tickets. Emergency funds will be charged to your account as a cash advance\* and tickets will be billed as a purchase.

**Emergency message service.** As an RBC Visa Business Platinum Avion cardholder, you may use the free telephone message service provided by Assured Assistance to send and receive messages in the event of a personal emergency while travelling. You — and those who need to stay in touch with you — can call Assured Assistance to leave or retrieve brief messages.

**Prescription medicines.** While travelling, you can call Assured Assistance to assist you in obtaining medication for which you already have a prescription. They will contact your doctor and make necessary arrangements 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 to your credit card account.

**Valuable documents.** Assured Assistance can have valuable documents (passport, driver's licence, etc.) picked up and delivered to you should you arrive at your destination and realize that you have left them behind, provided there is someone at your home or office to locate the documents. Courier expenses will be charged to your account as a purchase.

**Legal and bail assistance<sup>4</sup>.** If you find yourself in need of legal counsel while away from home, you can call Assured Assistance for names of local attorneys, embassies and consulates that may be able to help. Assured Assistance can also arrange for funds to be transferred directly from your account if you are required to post bail or advance funds to counsel. The final selection of any legal service provider is your right and responsibility.

**Emergency medical referral services<sup>4</sup>.** If you need medical assistance while away from home, Assured Assistance will refer you to the nearest appropriate physician or medical facility.

Assured Assistance can be reached 24 hours a day at 1-800-533-2778 from anywhere in Canada or the U.S. or by making a collect call to 905-816-2581 from outside Canada or the U.S.

## Discounts and special offers

Turn business purchases into business savings automatically with Visa SavingsEdge<sup>‡</sup>. Enrol your eligible RBC Visa Business Platinum Avion card for free at [www.visasavingsedge.ca](http://www.visasavingsedge.ca).

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

## Important phone numbers

### RBC Rewards points redemption

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

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- ‡ All other trademarks are property of their respective owner(s).
- 1 Coverage underwritten by Aviva General Insurance Company in the province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.
- 2 Coverage underwritten by Aviva General Insurance Company.
- 3 Coverage underwritten by RBC Insurance Company of Canada.
- 4 Assured Assistance Inc. cannot accept responsibility for the actual performance of any person or company made available to assist you.
- 5 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 travel arrangements that were purchased with your RBC Visa Business Platinum Avion 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 limit of \$5,000 for each Covered Person, to an overall maximum of \$25,000 for all Covered Persons per trip. This coverage provides reimbursement for the non-refundable unused portion of your prepaid travel arrangements purchased with your RBC Visa Business Platinum Avion card if the trip is interrupted or delayed due to an unexpected or unforeseen covered risk, including the extra costs of economy class transportation to your departure point. Insurance benefits are available to Canadian residents only. All insurance is subject to limitations and exclusions. Please refer to the Certificate of Insurance in your welcome kit for complete details.
- †† This feature is only available to Primary Business Cardholders. Employees who also have a personal Visa Platinum Avion or Visa Infinite Avion card are not eligible to combine points. If there are multiple Primary Business Cardholders on a Visa Business Platinum Avion account, this points roll up feature is limited in that (i) all RBC Rewards points earned by all Primary Business Cardholder(s) and Employee(s) for that Business Applicant can only be rolled up into the RBC Rewards Account of one (1) designated Primary Business Cardholder, and (ii) only that Primary Business Cardholder can also roll up all the RBC Rewards points contained in that RBC Rewards Account into an RBC Rewards Account tied to a personal Visa Platinum Avion or Visa Infinite Avion account, and for which that designated Primary Business Cardholder is also the applicant or co-applicant. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit [www.rbc rewards.com](http://www.rbc rewards.com).
- † 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.
- £ Bonus RBC Rewards points are awarded per dollar spent on qualifying purchases made at any Canadian Carlson Wagonlit Travel ("CWT") location using your eligible RBC Royal Bank credit card and/or your RBC Rewards points. Bonus points are awarded by CWT and are in addition to the standard RBC Rewards points you earn per dollar when you pay with your eligible credit card. Bonus points are not awarded on taxes, service charges, surcharges, purchases made under the CWT Corporate Travel Agreement or when booking non-preferred suppliers. Other conditions and restrictions apply. CWT, not Royal Bank of Canada, is responsible for the CWT program. For more details, visit [rbcrewards.com/cwt details](http://rbcrewards.com/cwt details).
- ^ Additional RBC Rewards points are awarded per dollar spent on qualifying rentals made at participating Canadian locations only, up to a maximum of 500 additional points per rental, in addition to the standard RBC Rewards points you earn per dollar spent when you pay with your RBC Royal Bank credit card. Some conditions and restrictions apply. Thrifty Car Rental, not Royal Bank of Canada, is responsible for the Thrifty Car Rental program. For more details, visit [rbcrewards.com/thrifty](http://rbcrewards.com/thrifty).
- \* 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.
- \*\* Bonus RBC Rewards points are awarded by participating retailers through the RBC Rewards eMall and are in addition to the standard RBC Rewards points you earn per dollar when you make a purchase with your RBC Rewards credit card. Bonus points are earned based on the price of eligible goods and services purchased and are not earned on taxes, duties, shipping and handling, any special services, and on any other exclusions specified in the offer. The participating retailer, not Royal Bank of Canada, is responsible for the RBC Rewards eMall offer. For more details, visit [www.rbc rewards.com/emall](http://www.rbc rewards.com/emall).
- ++ Please note that it will take two (2) to three (3) business days for your payment to be credited to your credit card account and to adjust your available credit. Redemptions are final and cannot be cancelled or reversed once submitted. For complete details visit [www.rbc rewards.com](http://www.rbc rewards.com).
- \*\*\* Reward shipping (by basic prepaid delivery service), handling and taxes are included with your redemption. All rewards are subject to availability. If merchandise item is unavailable exactly as shown, a substitute of equal or greater value will be sent to you. Point redemption values may fluctuate.
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- ~ Discounts provided will appear as credits on your monthly credit card statement 8-10 weeks after purchase date. All terms, conditions and restrictions applicable to the Visa SavingsEdge Program are established by Visa Canada Corporation ("Visa"). Visa, not Royal Bank of Canada, is responsible for the Program. For details, visit [www.visasavingsedge.ca](http://www.visasavingsedge.ca).

For information on the many business products and services offered by RBC Royal Bank, drop by any RBC Royal Bank branch, visit us at [www.rbcroyalbank.com/business](http://www.rbcroyalbank.com/business) or call **1-800 ROYAL 2-0 (1-800-769-2520)** to speak with a Business Advisor.

We also publish a series of guidebooks offering practical ideas and helpful information to small business managers at all stages of growth.

Visit [www.rbcroyalbank.com/definitiveguide](http://www.rbcroyalbank.com/definitiveguide) today.

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