

Your RBC® Cash Back Preferred World Elite Mastercard[‡]

Benefits Guide



Get to know your new RBC Cash Back Preferred World Elite Mastercard. Enjoy premium benefits and earn up to 1.5% cash back on your spending¹ – big or small – with no limit to the total cash back you can earn! That's right. Get unlimited cash back.² Plus your credits accumulate automatically, so tracking is hassle-free. As soon as you've reached \$25, you can easily redeem them at any time throughout the year.

Plus, enjoy premium Mastercard World Elite benefits, delivering valuable savings and helping you stay connected worldwide and create memories with the people you love.



Cash back rewards



Premium insurance coverage



Mastercard World Elite benefits



More value



Important contact information

[View Legal Disclaimers](#)



Royal Bank

➤ Cash back rewards

It's simple and easy to earn cash back

- Earn up to 1.5% cash back on qualifying purchases
- No limit to what you can get back
- Your cash back rewards accumulate automatically, so you don't need to keep track
- Cash out your rewards any time you reach \$25, or let your balance add up all year for cash back rewards redeemed automatically on your account in January
- Free additional cards so you can earn even more cash back
- Instant fuel savings at Petro-Canada[‡] – Simply link your RBC Cash Back Preferred World Elite Mastercard to your Petro-Points[‡] card to save 3 cents per litre³ and earn 20% more Petro-Points⁴
[Details](#)
- Just Tap and Go[‡] to pay at checkout

➤ Premium insurance coverage

Enhanced security for your purchases

- Purchase Security and Extended Warranty Insurance automatically protects eligible card purchases against loss, theft or damage for up to 120 days, and triples the manufacturer's original Canadian warranty for up to two years⁵
 - Protection for your rental car with Auto Rental Collision/Loss Damage Waiver Insurance⁶
 - Built-in Chip and PIN technology and Zero Liability protection to protect you from fraud
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➤ Mastercard World Elite benefits

On-demand apps and subscription services⁷

Enjoy special benefits and offers from a growing lineup of on-demand apps and subscription services that make your day easier and fun.

Check out all the offers by visiting [mastercard.ca/worldelite](https://www.mastercard.ca/worldelite).

Mastercard Travel Rewards⁸

Shop, dine and relax with partners to receive Mastercard Travel Rewards cashback offers. Simply use your RBC Cash Back Preferred World Elite Mastercard when you travel outside Canada.

Discover a world of Mastercard Travel Rewards cash rebate offers at traveoffers.mastercard.com.

More benefits

- Head to [priceless.com](https://www.priceless.com) to discover amazing experiences you can explore right now.⁹
- Mastercard Travel Pass provided by Dragon Pass¹⁰ Membership gives you access to 1,300+ airport lounges worldwide (a fee of \$32 USD applies per person per visit) and access to exclusive offers from luxury retailers. Download the Mastercard Travel Pass app or visit [mastercardtravelpass.dragonpass.com](https://www.mastercardtravelpass.dragonpass.com) to register.
- Emergency assistance virtually anywhere with Mastercard Global Service[‡]

To learn more about these benefits, visit [mastercard.ca/worldelite](https://www.mastercard.ca/worldelite).

> More value

Earn more Be Well points at Rexall

Get 50 Be Well[‡] points for every \$1 spent on eligible purchases when you shop at Rexall with any linked RBC card.¹¹ [rbc.com/rexall](https://www.rbc.com/rexall)



Enjoy \$0 delivery fees with DoorDash

Get a complimentary DashPass[‡] subscription from DoorDash[‡] 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!¹² [rbc.com/doordash](https://www.rbc.com/doordash)



> Important contact information

RBC Royal Bank® customer service

Card inquiries and information

In Canada/U.S.: 1-800 ROYAL® 1-2 (1-800-769-2512)

Outside Canada/U.S. call collect: 416-974-7780

Lost or stolen cards, 24 hours, 7 days

In Canada/U.S.: 1-800 ROYAL 1-2 (1-800-769-2512)

International: (Access code) + 800 ROYAL 5-2-3
(Access code) + (800-769-25523)

Collect: 514-392-9167

If you prefer not to have telephone access to your account information, please call 1-800 ROYAL 1-2 (1-800-769-2512) to disable this service.

RBC Cash Back Rewards

In Canada/U.S.: 1-800 ROYAL 1-2 (1-800-769-2512)



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¹ You will earn i) \$1.50 cash back for every \$100.00 (1.5% Cash Back Credit) in Net Purchases you make (including pre-authorized bill payments), up to a maximum of \$25,000 in Net Purchases per Annual Period, and for a maximum Cash Back Reward of \$375.00, and ii) \$1.00 cash back for every \$100.00 (1% Cash Back Credit) in Net Purchases you make (including pre-authorized bill payments) in excess of \$25,000 per Annual Period, unlimited. Provided your New Cash Back Balance is \$25 or greater, Cash Back Credits earned during the Annual Period will i) automatically be credited to your January Account balance and appear on your February Account Statement, and/or ii) be credited at any other time, upon request. Cash Back Credits 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 Cash Back Credits earned by the amounts originally charged. For complete details, please refer to the RBC Cash Back Program Terms and Conditions at [rbc.com/cashbackterms](#).

² Unlimited means there is no maximum number of cash back credits you can earn on eligible purchases (up to your available credit limit) per Annual Period. For complete RBC Cash Back Program terms and conditions, please visit [rbc.com/cashbackterms](#).

³ 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. Card linking may take up to two (2) business days to process before savings and bonus points can be applied to purchases.

⁴ 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](#).

⁵ Coverage underwritten by RBC Insurance Company of Canada.

⁶ Coverage underwritten by Aviva General Insurance Company.

⁷ Mastercard On-Demand Apps and Subscription Services is provided by Mastercard as a benefit to cardholders of eligible World Elite Mastercard credit cards. Mastercard, not Royal Bank of Canada, is responsible for this benefit. Offers are subject to terms and conditions and may be subject to change without notice, detailed at [mastercard.ca/worldelite](#).

⁸ Mastercard Travel Rewards is provided by Mastercard as a benefit to cardholders of eligible World Elite Mastercard credit cards. Mastercard, not Royal Bank of Canada, is responsible for this benefit. Offers are available for a limited time and subject to partner terms and conditions, detailed at [traveloffers.mastercard.com](#). Offer eligibility requires expenditures be in the local currency, and minimum expenditure requirements apply. Offers may be subject to change without notice.

⁹ As a cardholder with an eligible and valid Mastercard card, you can take advantage of the Mastercard Priceless Cities program, which gives you access to exclusive experiences and offers ("Program"). To take advantage of this Program, you need to first enrol at [priceless.com](#). Your visit to priceless.com and participation in the Program is subject to the Priceless Cities Global Online Privacy Notice, available at [priceless.com/en-ca/privacy-notice.html](#) and to applicable Terms of Use, available at [priceless.com/en-ca/terms-of-use.html](#). Terms and conditions specific to the Program's experience or offer may also be available at the time the experience or offer is presented to you. The collection, use and disclosure of your personal information by third-party suppliers of services and benefits are subject to such third parties' own privacy policies. Neither Mastercard nor Royal Bank of Canada is responsible for any claims or damages arising from the use of any services or benefits provided by a third party. Royal Bank of Canada is not responsible for the Program's experiences and offers. Mastercard reserves the right to modify or cancel experiences and offers at any time and without notice.

¹⁰ Mastercard Travel Pass, provided by DragonPass, is being provided as a benefit to cardholders with eligible and valid World Elite Mastercard cards. Each eligible World Elite Mastercard cardholder is entitled to a complimentary membership to DragonPass Airport Lounges (as long as they remain a World Elite Mastercard cardholder). Access to participating DragonPass Airport Lounges is at the cost of \$32 USD per person (subject to change), per visit, and lounge access charges will be billed to the World Elite Mastercard card connected to the cardholder's DragonPass membership. To view a full list of participating DragonPass Airport Lounges, their facilities, opening times and restrictions, cardholders can visit [mastercardtravelpass.dragonpass.com](#). By using this service, you agree to all of DragonPass' terms and conditions, including privacy and security policies available at [mastercardtravelpass.dragonpass.com](#). These policies may be amended or updated at any time and without notice. RBC is not responsible for any claims or damages arising from the use of DragonPass Airport Lounges. RBC reserves the right to modify or cancel this benefit at any time and without notice.

¹¹ 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[®], RBC Visa[®] CreditLine for Small Business[™], RBC Visa Business[®], RBC Business Cash Back Mastercard[®] 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 the full Terms and Conditions: [rbc.com/rexallterms](#). 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, see the Be Well Terms and Conditions available at [letsbewell.ca/terms-conditions](#). Be Well points are not awarded on taxes, tobacco products, products containing cocaine, 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.

¹² 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 Cash Back Preferred World Elite Mastercard, you must subscribe to DashPass by adding your RBC Cash Back Preferred World Elite Mastercard, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details, visit [rbc.com/doordashterms](#). If you are an existing DashPass subscriber and have already added your RBC Cash Back Preferred World Elite Mastercard to your account, you must activate your benefit by clicking "Activate Free DashPass" during the Offer Period. 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/doordashterms](#). Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your RBC Cash Back Preferred World Elite Mastercard 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 Cash Back Preferred World Elite Mastercard 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 Cash Back Preferred World Elite Mastercard 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 enrolment. This charge will be reversed in three to five days once your account has been validated. You will be auto-enrolled in a full-price membership at the then-current rate after the end of the 12 month Complimentary DashPass Subscription. Your RBC Cash Back Preferred World Elite Mastercard 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/dashpass](#). For full DashPass for RBC Program Terms and Conditions, visit [rbc.com/doordashterms](#).

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