



RBC® Commercial Avion® Visa‡



AVION
REWARDS™



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Welcome to RBC Commercial Avion Visa

Your new **RBC Commercial Avion** card allows you to get more from your business spending by allowing you to earn Avion points on every purchase made with the card,¹ which can be redeemed for travel, merchandise, gift cards and more.²

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

As a cardholder, you have access to RBC NextLogic, a self-serve, easy-to-use online tool that lets you view balance transactions anytime, 24 hours a day, 7 days a week.

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 Commercial Avion card to access your available funds anytime, anywhere, through several convenient options:

- Use your card to make purchases anywhere in the world where Visa cards are accepted; that's over 200 countries and territories. You can shop safely online or by phone, giving you access to millions of merchants worldwide.
- If you require a credit limit increase, contact the Program Administrator(s) designated by your organization. Provided you are eligible for a credit limit increase, the Program Administrator will be able to process your request immediately, without having to contact RBC.

RBC *NextLogic*®

RBC NextLogic is a self-serve, easy-to-use online tool that allows you to:

- View balances
- Retrieve monthly credit card statements
- Access your account online, 24 hours a day, 7 days a week, at [rbc.com/corporatecardservices](https://www.rbc.com/corporatecardservices)

Lost or stolen cards

In the event that your RBC Commercial Avion card is lost or stolen, please contact RBC Customer Service as soon as possible so we can assist you.

**Lost or Stolen Cards inside North America:
1-888 ROYAL® 3-4 (1-888-769-2534)**

**Collect from outside North America:
705-522-7437**

Visa payWave[‡]

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

Chip and PIN for the highest level of security

Your RBC Commercial 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.

Avion Rewards™

Earning Avion points

As an RBC Commercial Avion cardholder, your card will automatically earn 1 Avion point for every dollar in purchases charged to your card.¹ Earn points on business expenses and redeem them for rewards including travel, merchandise, gift cards and more.²

Redeem Avion points to book any flight, on any airline at any time³ with our Air Travel Redemption Schedule. For more information and to redeem for flights, visit avionrewards.com/travel.



Travel rewards

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

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

Merchandise rewards

Redeem your points for a wide selection of Apple[‡] products. Plus, you can enjoy top name brands such as Samsung[‡], Heys[‡] and over 50,000 products from Best Buy[‡].

Gift cards

With most gift cards starting as low as 3,500 Avion points, choose from our list of some of Canada's leading retailers, such as Petro-Canada[‡], Home Depot[‡], Amazon[‡] and more.³

RBC Financial Rewards

Redeem your points for an RBC Financial Rewards[®] voucher and use it to pay down your RBC mortgage, RBC Homeline Plan[®], Royal Credit Line[®] or RBC personal loan. Or use it to make a contribution to an RRSP, RESP or TFSA at Royal Bank of Canada, RBC Dominion Securities Inc. or RBC Direct Investing Inc.⁴

Access to rewards

You can find out how many Avion points you have and information on reward choices and how to redeem by visiting avionrewards.com.

If you have a personal RBC Avion card,⁵ you can combine the points earned with your RBC Commercial Avion card points. Sign in to RBC Online Banking and visit the Avion Rewards section for more information.



Visit [avionrewards.com](https://www.avionrewards.com) for more information.

Valuable insurance protection

Use your **RBC Commercial Avion** card to pay for eligible business expenses and you'll be covered with valuable travel insurance and purchase protection insurance. The **RBC Commercial Avion** card is one of the safest cards for international travel, so you can handle all of your business expenses with confidence and efficiency.

Trip Cancellation & Trip Interruption Insurance.⁶

This insurance applies to the cardholder, the cardholder's spouse and/or dependent children when travelling with the cardholder and an employee travelling for business purposes when travel arrangements are paid in full with the RBC Commercial Avion card or Avion points. Should the unexpected happen and cause you to cancel your trip for a covered reason, this insurance provides reimbursement for any non-refundable prepaid travel arrangements. And, if need be, it provides reimbursement for the one-way economy ticket back to your departure point should your trip be interrupted or delayed.

Travel Accident Insurance.⁶ This applies to the cardholder, the cardholder's spouse and/or dependent children when travelling with the cardholder and an employee travelling for business purposes when travel arrangements are paid in full with the RBC Commercial Avion card or Avion points, and the fare is for any licensed common carrier and for travel outside your province or territory of residence. The coverage is up to \$500,000 CAD per covered person in the event of accidental death, dismemberment or loss of sight.

Purchase Security Insurance.⁷ Eligible business purchases you make with your RBC Commercial Avion card or Avion points 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.⁷ This insurance doubles the original manufacturer's warranty, for up to one additional year, on eligible business items you purchase with your RBC Commercial 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 Waiver Insurance.⁸

This insurance provides coverage against collision, loss or damage of the rental vehicle for the first 48 consecutive days per rental. Simply pay the full cost of your rental vehicle using your RBC Commercial Avion card or Avion points and decline the Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) protection offered by the rental company.

Delayed Baggage Insurance.⁷ In the event that your checked-in luggage is lost or delayed by an airline for more than four hours, your card coverage entitles you to purchases of up to \$500 CAD of necessary clothing and toiletries if purchased within four days of arrival. Your airline ticket must have been purchased with your RBC Commercial Avion or with Avion points.

Flight Delay Insurance.⁶ If you miss a connection, you are denied boarding or your flight departure is delayed by more than four hours, this insurance reimburses you for up to \$250 CAD per day to a maximum of \$500 CAD. Reimbursement applies to reasonable and necessary expenses incurred for hotel accommodation, restaurant meals, refreshments, emergency purchases and other sundry items, provided the flight was paid for with your RBC Commercial Avion card or Avion points.

Hotel/Motel Burglary Insurance.⁷ If you are a registered guest of a hotel or motel and the room was booked and paid for with your RBC Commercial Avion card or Avion points, 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.

Lost or Stolen Baggage Insurance.⁷ Up to \$1,000 of coverage for lost or stolen baggage when your business flight is paid for in full with the Commercial Avion Visa card.

Mobile Device Insurance.⁷ Cardholders will now have up to \$2,000 of coverage for lost, stolen or accidentally damaged mobile devices used for business.

For complete details regarding your insurance coverage, please refer to the Certificates of Insurance included in this welcome package.

Important phone numbers

Avion Rewards Travel Redemption

1-877-773-7057

Avion Rewards Redemption

1-888-769-2534

RBC Royal Bank® customer service

Customer Service:

[rbc.com/corporatecardservices](https://www.rbc.com/corporatecardservices)

Lost or stolen cards: 1-888-769-2534

Collect number: 705-522-7437



Visit us at [rbc.com/corporatecardservices](https://www.rbc.com/corporatecardservices)
or call 1-888 ROYAL 3-4 (1-888-769-2534).



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¹ Avion points are earned on net purchases only; they are not earned on cash advances (including balance transfers, cash-like transactions and certain bill payments), interest charges or fees, and credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged.

² All rewards are subject to availability and are subject to change without notice. Some restrictions may apply. For complete terms, visit [avionrewards.com/terms](https://www.avionrewards.com/terms).

³ Subject to availability. Some restrictions may apply. For complete details, please visit [avionrewards.com/travel-rewards](https://www.avionrewards.com/travel-rewards). For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit [avionrewards.com](https://www.avionrewards.com).

⁴ RBC Direct Investing Inc.*, RBC Dominion Securities Inc.*, RBC Phillips, Hager & North Investment Counsel Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc.* Member–Canadian Investor Protection Fund.

⁵ Personal RBC Avion cards are RBC Avion Visa Infinite‡, RBC Avion Visa Infinite Privilege‡ for Private Banking, RBC Avion Visa Infinite Privilege and RBC Avion Visa Platinum‡.

⁶ Coverage underwritten by RBC Insurance Company of Canada.

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⁸ Coverage underwritten by Aviva General Insurance Company.