

RBC® Commercial Avion® Visa†



RBC
rewards



Royal Bank





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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 RBC Rewards® points on every purchase made with the card†, which can be redeemed for travel, merchandise, gift cards and more~.

Your RBC Commercial Avion card gives you the flexibility and convenience to efficiently handle all your business expenses, while providing valuable insurance coverage¹. 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

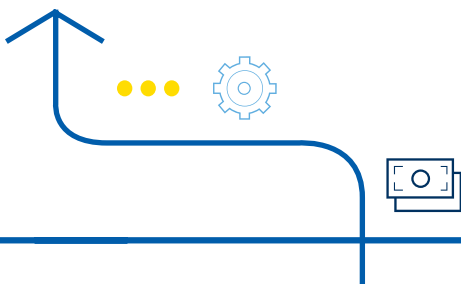
You can use your RBC Commercial Avion card to access your available funds anytime, anywhere, through several convenient options:

- 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 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 and search transactions
- Retrieve monthly credit card statements
- Access your account online, 24 hours a day, 7 days a week, at: 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.



RBC Rewards

Earning RBC Rewards points

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





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 RBC Rewards 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[‡], Cuisinart[‡], Heys[‡] and over 50,000 products from Best Buy[‡].

Gift Cards

With most gift cards starting as low as 3,000 RBC Rewards points^{***}, choose from our list of some of Canada's leading retailers, such as Esso[‡], Home Depot[‡], Best Buy and more.

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 a Tax-Free Savings Account with Royal Bank of Canada, RBC Dominion Securities Inc. or RBC Direct Investing Inc.[¥]

Access To Rewards

You are able to find out how many RBC Rewards points you have and information on reward choices and how to redeem, by visiting rbcrewards.com.

If you have a personal RBC Avion card², you are able to combine the points earned with your personal RBC Avion card with your RBC Commercial Avion Card. Sign in to RBC Online Banking and visit the RBC Rewards section for more information.



Visit RBC Rewards for more
information at www.rbc rewards.com

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 Insurance³.

This insurance applies to the cardholder whenever travel arrangements are pre-paid using your RBC Commercial Avion card and/or RBC Rewards 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 Insurance³. Cardholders are covered when they use their RBC Commercial Avion card and/or RBC Rewards points to pay for fares on any licensed common carrier for travel outside your province or territory of residence. The coverage is up to \$500,000 CAD per cardholder in the event of accidental death, dismemberment or loss of sight.

Purchase Security Insurance¹. Eligible business purchases you make with your RBC Commercial Avion card and/or RBC Rewards 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 Insurance¹. This insurance doubles the original manufacturer's Canadian 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 5 years. Please save receipts, sales drafts and manufacturers' warranties in the event that you need to file a claim.

Auto Rental Collision/Loss Damage Insurance⁴.

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 and/or RBC Rewards points and decline the Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) protection offered by the rental company.

Emergency Purchases Insurance¹. In the event that your checked-in luggage is lost or delayed by an airline for more than 4 hours, your card coverage entitles you to purchases of up to \$500 CAD in necessary clothing and toiletries if purchased within 4 days of arrival. Your airline ticket must have been purchased with your RBC Commercial Avion and/or with RBC Rewards.

Flight Delay Insurance³. If you miss a connection, you are denied boarding or your flight departure is delayed by more than 4 hours, this insurance reimburses you 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 and/or RBC Rewards points.

Hotel/Motel Burglary Insurance¹. 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 and/or RBC Rewards 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.

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

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 credit card account as a cash advance* and tickets will be billed as a purchase.

Emergency message service. As an RBC Commercial 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 credit card account as a purchase.

Legal and bail assistance⁵. 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 credit card 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. 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 also help with a range of services including Lost Luggage Assistance, as well as Insurance Claims assistances.

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.

Important phone numbers

RBC Rewards Travel Redemption

1-877-773-7057

Merchandise Redemption

1-888-769-2534

RBC Royal Bank customer service

Customer Service:

www.rbc.com/corporatecardservices

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

Collect number: 705-522-7437

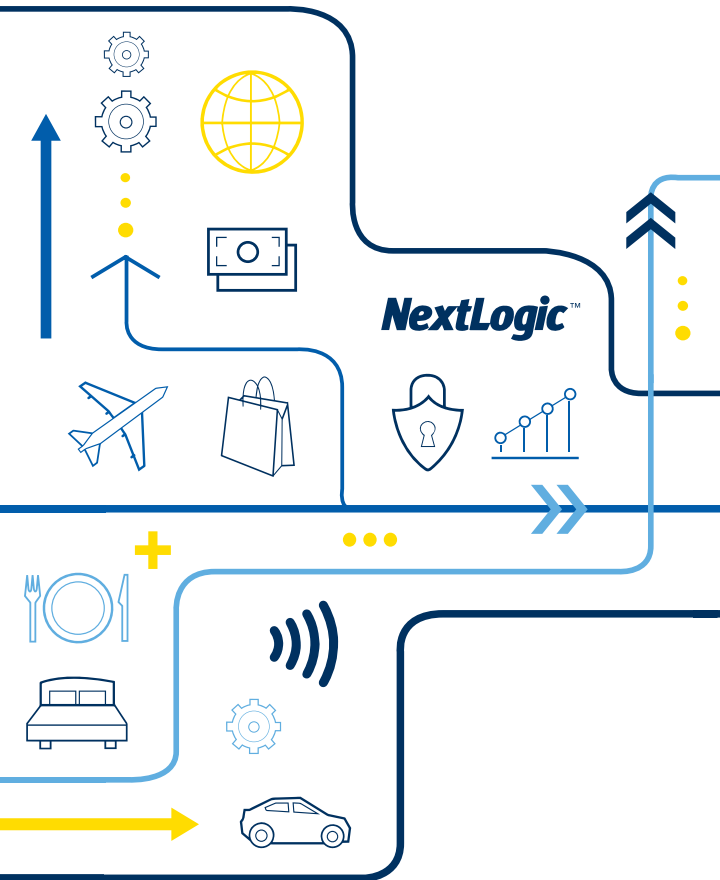
Assured Assistance

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, 7 days a week.

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- ‡ All other trademarks are the property of their respective owner(s).
- 1 Coverage underwritten by RBC General Insurance Company in the province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.
- 2 Personal RBC Avion cards are: RBC Avion Visa Infinite Privilege, RBC Avion Visa Infinite Privilege for Private Banking, RBC Visa Infinite Avion or RBC Visa Platinum Avion card.
- 3 Coverage underwritten by RBC Insurance Company of Canada.
- 4 Coverage underwritten by RBC General Insurance Company.
- 5 Assured Assistance Inc. cannot accept responsibility for the actual performance of any person or company made available to assist you.
- † RBC Rewards points are earned on net purchases only; they are not earned on cash advances (including RBC Royal Bank credit card cheques, 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.
- ¥ RBC Direct Investing Inc.¹, RBC Dominion Securities Inc.¹, 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. ¹ Member-Canadian Investor Protection Fund.
- ~ All rewards are subject to availability and are subject to change without notice. Some restrictions may apply. For complete terms, visit rbcrewards.com/terms
- *** 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.
- * Cash advances, including cash withdrawals from an ATM and credit card cheques, 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 Commercial Credit Card Agreement for more details.



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



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