



Royal Bank

BENEFITS GUIDE

RBC Royal Bank® Visa‡ Credit Card

Discover the benefits of rewards

AVION
REWARDS™

Get rewarded.

Expect more from your card

Reward yourself with your new RBC Royal Bank Visa credit card and start earning Avion® points for a large selection of reward choices while enjoying the added spending power of a higher credit limit and premium benefits.

QUICK CARD OVERVIEW

Avion Rewards	<ul style="list-style-type: none">▪ Redeem for merchandise, cards/gift certificates, RBC Financial Rewards® vouchers, travel and more¹▪ Avion points don't expire²▪ Earn Avion points every time you spend with your card
Insurance	<ul style="list-style-type: none">▪ Valuable insurance coverage including Purchase Security and Extended Warranty³
Additional Benefits	<ul style="list-style-type: none">▪ Chip & PIN technology for enhanced security▪ Zero Liability⁴

DON'T FORGET!

Important steps for new cardholders:

1. Activate your card.
2. Review your Benefits Guide and Certificates of Insurance for more detailed information about your card.

If you have any questions about your card, please call us at 1-800 ROYAL® 1-2 (1-800-769-2512).

Earning Avion points is simple.

Earn Avion points every time you make a purchase with your RBC Royal Bank credit card. Redeem your points for travel, merchandise, cards/gift certificates, RBC Financial Rewards vouchers and more!



Enjoy a full range of Avion Rewards™ options.

Redeeming your points couldn't be easier — or more rewarding. From great merchandise, exciting travel, gift cards/certificates to RBC Financial Rewards vouchers and charitable donations, the Avion Rewards program has what you want.

What will you redeem your Avion points for?

- Gift cards/certificates
- Brand name merchandise
- RBC Financial Rewards vouchers
- Travel rewards
- Charitable donations

To redeem

Visit avionrewards.com or call 1-800 ROYAL 1-2 (1-800-769-2512)

More value

Get 50 Be Well[‡] points for every \$1 spent on eligible purchases when you shop at Rexall with your linked RBC card.⁵ rbc.com/rexall

Get a complimentary DashPass[‡] subscription from DoorDash[‡] for up to three 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!⁶ rbc.com/doordash

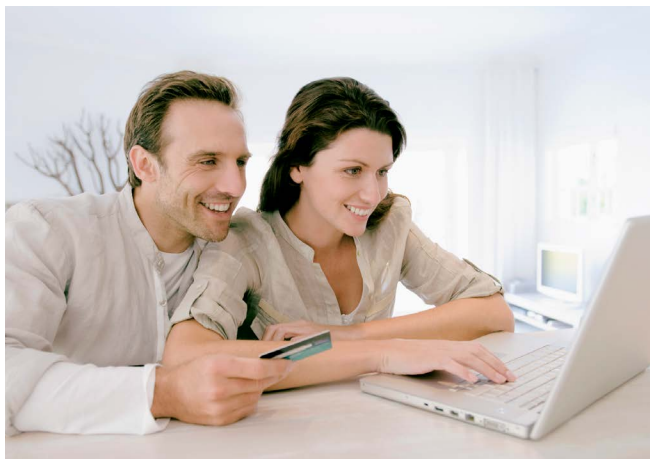
Track your points easily wherever you are.

Track your points balance any time

- For access through online banking, view your credit card account page and then click on the “Avion Rewards” link in the self-service menu
 - Log on at avionrewards.com
 - Check your monthly credit card statement or eStatement
- or
- Call 1-800 ROYAL 1-2 (1-800-769-2512)

AVION

R E W A R D S™



With RBC Insurance® you can shop with more confidence.

Your RBC Royal Bank Visa credit card's Purchase Security and Extended Warranty coverage can help you shop more confidently, knowing your purchases are protected. Be sure to take a few minutes to familiarize yourself with this coverage.

Purchase Security and Extended Warranty Insurance³

Purchases made with your RBC Royal Bank credit card are automatically protected against loss, theft or damage for up to 90 days from the date of the purchase. The coverage also doubles the manufacturer's original Canadian warranty for up to one extra year. Please keep your receipts in the event you need to make a claim, and refer to the enclosed Certificate of Insurance for complete details regarding this coverage.

Zero Liability⁴

Protection against unauthorized use of your card is absolutely essential — in person and online. With Zero Liability, you won't be liable for fraudulent charges provided you take reasonable precautions to protect your PIN and your card, as set out in your RBC Royal Bank Credit Card Agreement.

Enjoy all the advantages of your credit card

- Worldwide acceptance
- Access to cash advances⁷
- Time-saving autopayment service
- RBC Royal Bank Online Banking
- eStatements
- Emergency card replacement

- ¹ All rewards are subject to availability. For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit avionrewards.com or call 1-800 ROYAL 1-2 (1-800-769-2512). Avion 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 amount originally charged.
- ² Points will be cancelled if they remain unredeemed within 12 months after the termination of the Avion Rewards program or after you voluntarily close your credit card account. See the Avion Rewards Terms and Conditions at avionrewards.com for details.
- ³ Coverage underwritten by RBC Insurance Company of Canada.
- ⁴ You are protected with Zero Liability protection, which means you are not liable for fraudulent charges provided you have taken reasonable precautions to protect your PIN and your card, as set out in your RBC Royal Bank Credit Card Agreement.
- ⁵ 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 at 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, visit Be Well Terms and Conditions available at <https://www.letsbewell.ca/terms-conditions>. Be Well points are not awarded on taxes, tobacco products, products containing codeine, 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.
- ⁶ 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 Royal Bank Visa credit card, you must subscribe to DashPass by adding your RBC Royal Bank Visa credit card, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details visit <http://www.rbc.com/doorsdashterms>. If you are an existing DashPass subscriber and have already added your RBC Royal Bank Visa credit card 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/doorsdashterms. Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your RBC Royal Bank Visa credit card account. The DashPass monthly subscription fee will be waived ("Complimentary DashPass Subscription") and you will receive a 3 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 Royal Bank Visa credit card 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 Royal Bank Visa credit card to obtain a Complimentary DashPass Subscription with another DoorDash account. You are only eligible for one 3 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 the full-price membership at the then-current rate after the end of the 3 month Complimentary DashPass Subscription. Your RBC Royal Bank Visa 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 doorsdash.com/dashpass. For full DashPass for RBC Program Terms and Conditions, visit rbc.com/doorsdashterms.
- ⁷ 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 Credit Card Agreement for more details.

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

All insurance is subject to limitations and exclusions. Please refer to the Certificate of Insurance in your welcome kit for complete details.

Important information.

RBC Royal Bank Credit Card 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.

Avion Rewards

To redeem your Avion points for travel

Visit avionrewards.com/travel

Call 1-877-636-2870

Monday – Friday, 7 a.m. to Midnight ET

Saturday – Sunday, 7 a.m. to 9 p.m. ET

For all other Avion points redemptions

Redeem online at avionrewards.com

Call 1-800 ROYAL 1-2 (1-800-769-2512)

Monday – Friday, 7 a.m. to 1 a.m. ET

Saturday and Sunday, 7 a.m. to 11 p.m. ET

For copies of your Important Credit Card Numbers wallet-sized card, please visit

rbroyalbank.com/cards/walletcard



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