

Your RBC® Avion® Visa Infinite‡

Fly On Any Airline,
Any Flight, Anytime.

Benefits Guide

Your RBC Avion Visa Infinite card is the travel card that caters to your every need, at home and away. You earn 1 Avion point for every \$1 CAD you spend with your credit card¹ – plus 25% more² when you use your card to book and pay for travel.

Redeem points on the go – from your mobile device, you can redeem your points for a wide selection of gift cards, merchandise and travel rewards. Don't have enough points? You can use a combination of points and your credit card at Best Buy‡ and Apple‡ or when you book travel.

Visit rbc.com/rewardsapp today.



Earning points



Travel rewards



Air Travel Redemption
Schedule



More rewards



Insurance coverage



More value



Important contact
information

[View Legal Disclaimers](#)



Royal Bank

> Earning Avion points



- Earn 1 Avion point for every \$1 CAD you spend with your card.¹
- Earn 25% more² points when you use your card to book and pay for travel.
- Take advantage of Offers to save money and earn bonus Avion points on shopping, travel and more.³
- Instant gas savings at Petro-Canada[‡] locations – if you have a Petro-Points[‡] card, simply link it to your RBC Avion Visa Infinite card to receive:
 - 3 cents off per litre⁴
 - 20% more Petro-Points⁵
 - 20% more Avion points⁶

See [details](#).

Visit avionrewards.com/shop.html for more information.

> Travel rewards

Travel rewards include

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

More freedom

- Start flying with as little as 7,500 Avion points⁷
- Redeem your points for flights on any airline worldwide
- Say goodbye to blackout periods and seating restrictions
- Use points to pay for taxes and surcharges
- Book at any time including for last-minute travel

Redemption using the Air Travel Redemption Schedule

- Redeem for flights using a fixed amount of Avion points based on the destination through the Air Travel Redemption Schedule.
- Destinations have a maximum ticket price. If a ticket costs more than the allowed amount, you can charge the difference to your RBC Avion Visa Infinite card, or you can pay with points.



- Business class air travel can be redeemed at the rate of 100 Avion points for \$1 CAD.

For more information and to redeem for flights, visit avionrewards.com/travel.

> Air Travel Redemption Schedule

Choose any airline, any flight, any time.

Find out how many Avion points you need to get to where you want to go.



15,000 pts

Quick Getaways

Within or to an adjacent province/territory/U.S. state

Max Ticket Price*: \$350



35,000 pts

Explore North America

Anywhere in Canada/U.S. except Hawaii and Alaska

Max Ticket Price*: \$750



45,000 pts

Holiday Destinations

Western Canada/U.S. to Mexico, Hawaii, Alaska; or Eastern Canada to Bermuda, Central America, Caribbean

Max Ticket Price*: \$900



55,000 pts

Take a Vacation

Eastern Canada/U.S. to Mexico, Hawaii, Alaska; or Western Canada to Bermuda, Central America, Caribbean

Max Ticket Price*: \$1,100



65,000 pts

Visit Europe

Major gateway in Canada/U.S. to destinations in Europe

Max Ticket Price*: \$1,300



100,000 pts

See the World

Major gateway in Canada/U.S. to destinations in Asia, Australia, New Zealand, South Pacific, Middle East, Africa, South America

Max Ticket Price*: \$2,000

* Excluding any applicable taxes, surcharges and fees.

> More rewards

You can also
redeem points
for

- ✓ Gift cards
- ✓ Brand-name merchandise from top brands like Apple[‡] and Best Buy[‡]
- ✓ RBC Financial Rewards^{®.8}
- ✓ Charitable donations
- ✓ Points conversion to other loyalty programs including HBC Rewards[‡], WestJet Rewards[‡], British Airways Executive Club[‡], American Airlines AAdvantage[‡] and Asia Miles^{‡.7}
- ✓ Pay with points⁹

For more about Avion Rewards™, including complete terms and conditions, visit avionrewards.com.

The Avion
Collection
– exclusive
experiences,
offers and
benefits

Only Avioners[®] can unlock access to this ever-growing catalogue of exclusive experiences, offers and benefits. From the golf green to the red carpet to dining and entertainment – Avioners always get more. Start exploring [The Avion Collection](#).

> Extensive insurance coverage

More peace of mind

Your RBC Avion Visa Infinite card comes with a full suite of premium travel insurance, including:

- Travel Accident Insurance¹⁰
- Out of Province/Country Emergency Medical Insurance¹⁰
- Mobile Device Insurance¹¹
- Delayed Baggage¹¹ and Flight Delay Insurance¹¹
- Trip Interruption Insurance¹⁰
- Trip Cancellation Insurance¹⁰
- Auto Rental Collision/Loss Damage Waiver Insurance¹²
- Hotel/Motel Burglary Insurance¹¹
- Purchase Security and Extended Warranty Insurance¹¹
- Credit card lock – temporarily lock your misplaced RBC credit card through the RBC Mobile app or RBC Online Banking at any time¹³

Drive away in style



Renting a car has never been more rewarding

When you rent from Hertz[‡], enter the first six digits of your card number in the CDP ID field and you'll enjoy these additional perks:

- 3X Avion points¹⁴
- Up to 20% discount off the base rate (Canada and U.S. only)¹⁵
- And more!

Enrol in 3 easy steps:

1. Sign in to your RBC Online Banking account
2. On the RBC Offers page, click Load Offer for the Hertz Offer
3. Enter the first six digits of your card number in the CDP ID field when you book with Hertz

> More value

Complimentary 24/7 concierge service¹⁶

One call to your Visa Infinite Concierge can get you restaurant reservations, entertainment bookings, event tickets – even a unique gift for someone special – often while you are still on the line.

For Concierge calls made within Canada/U.S., call toll-free: 1-888-853-4458. For calls made from outside Canada or the U.S., call collect: 630-350-4543.

Earn more Be Well points at Rexall¹⁷

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



Enjoy \$0 delivery fees with DoorDash¹⁸

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!



> Important contact information

RBC ROYAL BANK® VISA‡ 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 a week

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

Outside Canada/U.S. call collect: 514-392-9167

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

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 to Friday, 7 a.m. to midnight ET

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

For all other Avion points redemptions:

Visit avionrewards.com

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



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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 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. Avion 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 RBC Royal Bank credit card account.

² You will earn 1.25 Avion points for every dollar spent when you use your RBC Avion Visa Infinite card to pay for travel-related purchases made at merchants classified by Visa's "Merchant Category Code" ("MCC") as "travel." Some restrictions apply. For more details, please refer to the Avion Rewards Terms and Conditions at avionrewards.com.

³ RBC credit cards that are eligible to earn bonus Avion points are any personal or business RBC Royal Bank credit cards that earn Avion points. RBC Commercial Avion Visa cardholders are not eligible for RBC Offers. RBC Offers are available to all RBC Royal Bank personal chequing account holders and all RBC credit cardholders. Please refer to the terms and conditions for each specific RBC Offer for more details.

⁴ 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 the purchases.

⁵ 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](#).

⁶ Each time you use your linked Eligible Avion Rewards Credit Card to pay for purchases at a Retail Petro-Canada Location, you will earn a bonus of twenty percent (20%) more Avion points than you normally earn for every \$1 in purchases in accordance with the [Avion Rewards Terms and Conditions](#). Please allow up to ninety (90) days from the date the transaction is posted on your credit card statement for the bonus points to be deposited into your Avion Rewards account. Authorized users are excluded from earning Avion points bonus.

⁷ Air Travel Reward redemptions from the Air Travel Redemption Schedule start at 7,500 points for a short-haul flight in economy class with a maximum ticket price of \$350. All applicable taxes, service fees and surcharges are the responsibility of the traveller. For more details, including guidelines on redeeming for business class seats, visit rbcroyalbank.com/cards/avionrewards/avion_booking. Please allow up to four weeks for your Avion points to be converted and for your Avios/Asia Miles/American Airlines AAdvantage miles to appear in your Avios/Asia Miles/AAdvantage miles account. Once Avion points are converted to Avios/Asia Miles/AAdvantage miles, they must remain in the British Airways Executive Club/Asia Miles program/AAdvantage program and they may not be reversed/returned or converted back to Avion points. A minimum of 5,000 or 10,000 Avion points must be converted, and the Avios/Asia Miles/AAdvantage miles account must be in the same name as the name(s) on the RBC Royal Bank credit card account. Once the Avion points have been converted to Avios/Asia Miles/AAdvantage miles, they are subject to the full terms and conditions of the British Airways Executive Club/Asia Miles program/AAdvantage program including, but not limited to, those pertaining to Avios/Asia Miles/AAdvantage miles expiry, flight booking, seat availability and blackout periods. British Airways/Cathay Pacific/American Airlines, not Royal Bank of Canada, is responsible for the British Airways Executive Club/Asia Miles program/AAdvantage program. Visit ba.com/asiamiles.com/aa.com for full program terms and conditions.

⁸ RBC Direct Investing Inc.,⁹ RBC Dominion Securities Inc.,⁹ 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. ⁹ Member-Canadian Investor Protection Fund.

⁹ 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, please consult the Avion Rewards Terms and Conditions.

¹⁰ Coverage underwritten by RBC Insurance Company of Canada.

¹¹ Coverage underwritten by RBC Insurance Company of Canada.

¹² Coverage underwritten by Aviva General Insurance Company.

¹³ RBC Online Banking and RBC Mobile are provided by Royal Bank of Canada.

¹⁴ This offer is not transferable. To earn 3X the Avion points you normally earn ("Bonus Points") for every one dollar (\$1.00) in purchases, including taxes, you make at any corporately owned Hertz location in Canada, the U.S., the U.K., Germany, Italy, Switzerland, the Netherlands, Belgium, Spain and Luxembourg, from February 7, 2020 to February 7, 2024 ("Offer Period"), click the "Load Offer" button in RBC Offers and pay using your RBC Visa Infinite Avion card ("Eligible Avion Rewards Card") ("Qualifying Purchase"). Franchised Hertz locations are not eligible for this offer. If your Eligible Avion Rewards Card changes, you must load this offer again and use the first six digits of your new Avion Rewards credit card for bookings. If you cancel your credit card, you will not be eligible for the Discount or Bonus Points. Please allow up to 30 days from the date of your Qualifying Purchase, provided your credit card account was in good standing at that time, for the Bonus Points to appear on the account statement tied to your Eligible Avion Rewards Card. Cancellations or price adjustments may cancel or reduce the Avion points earned on your Qualifying Purchase, including Bonus Points. Offer may not be combined with any other offer, promotion, certificate, voucher or other discount. Hertz, not Royal Bank of Canada, is responsible for the sales and returns terms and conditions applicable to your Qualifying Purchase(s) and Discount. For complete terms and conditions, please visit <https://link.hertz.com/link.html?id=65637&LinkType=HZCA&POS=CA&lang=en>. Royal Bank of Canada reserves the right to cancel, modify or withdraw this offer at any time, even after you have activated it. For more details on the RBC Offers program, please visit rbc.com/offers.

¹⁵ The up to 20% discount rate applies to the base rate only (time and mileage charges) ("Discount") and is available at participating Hertz corporate locations in Canada and the U.S. The Discount excludes taxes, tax reimbursements, fees, surcharges and optional service charges, such as refueling. You must enter the first six digits of your Eligible Avion Rewards Card in the CDP ID # field when making a booking to receive the Discount.

¹⁶ You are responsible for the cost of goods or services acquired or provided by Visa Infinite Concierge. All costs will be charged directly to your RBC Avion Visa Infinite account. Royal Bank of Canada is not responsible for the actual performance of any person, company or product made available to you through Visa Infinite Concierge.

¹⁷ 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.

¹⁸ 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 Avion Visa Infinite card, you must subscribe to DashPass by adding your RBC Avion Visa Infinite 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/doorsashterms>. If you are an existing DashPass subscriber and have already added your RBC Avion Visa Infinite 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/doorsashterms. Eligible RBC Credit cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your RBC Avion Visa Infinite Credit Card 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 Avion Visa Infinite 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 Avion Visa Infinite card 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 the full-price membership at the then-current rate after the end of the 12 month Complimentary DashPass Subscription. Your RBC Avion Visa Infinite 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/doorsashterms.

All insurance is subject to limitations and exclusions. Please refer to the insurance certificates for complete details.