



# Your WestJet RBC® Mastercard<sup>‡</sup>

## Benefits Guide

Get to know your new WestJet RBC Mastercard – the travel rewards credit card that saves you money on travel.

Receive an annual companion voucher for round-trip travel within Canada and to/from the continental U.S. starting from \$199 (plus taxes, fees, charges and other ATC).<sup>1</sup> Plus, receive welcome WestJet points<sup>2</sup> after your first purchase.<sup>11</sup>

Earn WestJet points<sup>2</sup> on everyday purchases, WestJet flights and WestJet Vacations. You can redeem WestJet points on travel with WestJet, WestJet Vacations, Sunwing Vacations and partner airlines such as Delta Air Lines, Air France and Korean Air.<sup>3</sup>

With the WestJet RBC Mastercard, you are automatically enrolled as a WestJet Rewards member to help you keep track of your WestJet points. A WestJet Rewards ID has been emailed to you (if you did not already have one). Please update/verify your WestJet Rewards account information at [westjet.com/account](http://westjet.com/account). Don't forget to [sign up for WestJet emails](#) to be the first to know about exclusive WestJet Rewards offers, seat sales, deals and more.

- Save money on travel
- Earn WestJet Points
- Redeem WestJet Points
- Insurance coverage
- More value
- Important information

## ➤ Travel and everyday benefits

---

- Annual companion voucher voucher that can be redeemed for round-trip travel within Canada and to/from the continental U.S. starting from \$199 (plus taxes, fees, charges and other ATC).<sup>1</sup> Redeemable online or using the WestJet app.
- Save 3¢/L on gas<sup>4</sup> at Petro-Canada<sup>‡</sup> with every fill-up, plus earn 20% more Petro-Points<sup>‡,5</sup> when you link your WestJet RBC Mastercard. [Learn More](#).
- Worldwide acceptance and convenience – Mastercard is accepted worldwide, and with Mastercard PayPass<sup>‡</sup>, a tap of your card is all it takes to pay at the checkout.

## ➤ Earn WestJet points

---

Use your WestJet RBC Mastercard for everyday purchases – no matter how big or small – and watch your WestJet points add up.

- 1 point for every dollar you spend on eligible purchases.<sup>2</sup>
- 1.5 points for every dollar you spend on WestJet flights or WestJet Vacations packages.<sup>2</sup>

## > WestJet's Member Exclusive fares unlock extra savings for you<sup>6</sup>

---



Get discounts with Member Exclusive fares when you pay for the entire base fare with WestJet points.<sup>6</sup>

- Member Exclusive fares offer great value, with exclusive discounts, when you pay the full base fare with WestJet points.<sup>6</sup> Find savings with new options to book in Economy, Premium and Business. Sign in before you search to see when Member Exclusive fares are available for booking.
- If you don't have enough WestJet points to cover the whole fare, don't worry. You can still use your WestJet points on any regularly published fare as a partial redemption to reduce the cost of your flight. No blackouts, which means WestJet points can even be used on seat sale fares.

Learn more at [westjet.com/rewards](https://westjet.com/rewards).

## > Insurance coverage

---

### Travel with confidence

Your WestJet RBC Mastercard comes with the following suite of insurances:

- Travel Accident Insurance<sup>7</sup>
- Auto Rental Collision/Loss Damage Waiver Insurance<sup>8</sup>
- Hotel/Motel Burglary Insurance<sup>7</sup>
- Delayed Baggage Insurance<sup>7</sup>
- Purchase Security and Extended Warranty Insurance<sup>7</sup>

## > More value

---

### Earn more Be Well points at Rexall

Get 50 Be Well<sup>‡</sup> points for every \$1 spent on eligible purchases when you shop at Rexall with any linked RBC card.<sup>9</sup>

[rbc.com/rexall](https://rbc.com/rexall)



### Enjoy unlimited \$0 delivery fees with DoorDash

Get a complimentary DashPass<sup>‡</sup> subscription from DoorDash<sup>‡</sup> 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!<sup>10</sup>

[rbc.com/doordash](https://rbc.com/doordash)



## ➤ Important 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 a week

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

International: (Access code) 800 ROYAL 5-2-3 or (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.

### WestJet Points

To check your account balance or update your WestJet Rewards account details, please visit [westjet.com/account](https://westjet.com/account).

To redeem your WestJet points for flights, visit [westjet.com](https://westjet.com), log in to your WestJet app or call 1-888-WESTJET (1-888-937-8538).

To redeem your WestJet points for a WestJet Vacations package, please visit [westjet.com/vacations](https://westjet.com/vacations) or call 1-877-737-7001.

To redeem your WestJet points for a Sunwing Vacations package, visit [sunwing.ca](https://sunwing.ca) or call 1-877-786-9464



® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

Once approved for the WestJet RBC Mastercard, please allow 4-6 weeks after the first purchase transaction date for the welcome WestJet points to appear on your WestJet Rewards account. Your WestJet Rewards account is accessible at [westjet.com/account](http://westjet.com/account).

‡ Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Used under licence. WestJet points and WestJet Vacations are registered trademarks of WestJet Airlines Ltd. Used under licence. Be Well is a registered trademark of McKesson Canada Corporation. Used under licence. All other trademarks are the property of their respective owner(s).

<sup>1</sup> The Annual round-trip companion voucher for travel in Canada to/from the continental U.S. (the "Credit Card Companion Voucher") is available to new WestJet RBC Mastercard primary cardholders only. Once approved for the WestJet RBC Mastercard, please allow 4-6 weeks after the first purchase transaction date for the Credit Card Companion Voucher to appear in your WestJet Rewards account, accessible at [westjet.com/account](http://westjet.com/account). Thereafter, the Credit Card Companion Voucher is awarded annually 4-6 weeks after the annual fee is charged. Primary cardholder may use each annual Credit Card Companion Voucher once for a round-trip flight for travel in Canada and to/from the continental U.S. (excludes Hawaii) for \$199 for UltraBasic, Econo and EconoFlex fares ("Economy Fares") or for \$299 for Premium and PremiumFlex fares ("Premium Fares"). Applicable taxes, fees, charges and other ATC (Air Transportation Charges) on the Credit Card Companion Voucher must be paid at the time of booking.

The Credit Card Companion Voucher may only be used A) for all published and eligible Economy Fares and Premium Fares wholly marketed and operated by WestJet; B) if the companion is travelling with you on the same itinerary; and C) for new bookings made through [westjet.com](http://westjet.com) or WestJet's Contact Centre. The Annual Credit Card Companion Voucher cannot be A) used for Business, BusinessFlex or Member Exclusive fares; B) applied to existing reservations or C) used for group bookings, WestJet Vacations, WestJet Vacations Quebec or Sunwing Vacations bookings. Unless otherwise stated, companion voucher fees are quoted in Canadian dollars (CAD) and are quoted for flights originating in Canada. Companion voucher bookings originating outside of Canada will be in the currency of the departure country. Other terms and conditions apply. Visit [westjet.com/creditcard-companion-voucher](http://westjet.com/creditcard-companion-voucher) for complete details. Additional cardholders are not eligible for the Credit Card Companion Voucher offer. The first year Credit Card Companion Voucher is not available to existing or former WestJet RBC Mastercard primary cardholders applying for or transferring to a WestJet RBC Mastercard. This offer may not be combined or used in conjunction with any other offer, except as otherwise set out. Terms and conditions of the Credit Card Companion Voucher are established by WestJet, not Royal Bank of Canada, and WestJet reserves the right to modify, change or withdraw this offer at any time.

<sup>2</sup> Earn 1.5 WestJet points per \$1 spent on eligible WestJet flights and WestJet Vacation packages and 1 WestJet point per \$1 spent on all other purchases when you pay with your WestJet RBC Mastercard credit card. The additional 0.5 WestJet point per \$1 spent on eligible WestJet flights and WestJet Vacations packages (i) is in addition to the 1 WestJet point per \$1 you earn on all other purchases and is calculated separately, and (ii) will only be awarded if WestJet or WestJet Vacations appears as the merchant on your monthly credit card statement. This means that if you purchase a WestJet flight or a WestJet Vacations package from a travel agency or a third-party booking site, you may not be eligible for the additional 0.5 WestJet point per \$1. WestJet 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 WestJet points earned by the amounts originally charged.

<sup>3</sup> WestJet points can be used towards payment of: (1) WestJet-marketed base fares; (2) certain WestJet ancillaries, such as checked baggage, cabin upgrades and pre-reserved seats; (3) all taxes, fees and other ATC (Air Transportation Charges) on WestJet-marketed flights; (4) WestJet Vacations packages, eligible Sunwing Vacations packages or WestJet Vacations Quebec packages; (5) purchases from participating designated partners; and (6) purchases through the WestJet eStore. No retroactive redemption of WestJet points will be permitted. Minimum redemption of 2,500 WestJet points applies when purchasing UltraBasic, Economy, Premium and Business fares; the entire base fare and other Air Transportation Charges (Other ATC) must be paid with WestJet points when purchasing a Member Exclusive fare. A minimum redemption amount of 5,000 WestJet points per booking applies for WestJet Vacations package bookings, Sunwing Vacations package bookings or WestJet Vacations Quebec package bookings. Other restrictions may apply and are subject to change at any time. Full details available at WestJet Rewards program terms and conditions.

<sup>4</sup> To participate in this offer, you must have an RBC debit or credit card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("RBC Card"). RBC business clients will only be able to link up to two (2) business credit cards and one (1) business debit card to a Petro-Points card. You must be enrolled in RBC Online Banking or the RBC Mobile app in order to link your RBC Card to your Petro-Points card. Card linking may take up to two (2) business days to process before savings and bonus points can be applied to purchases. A linked RBC Card means an RBC Card linked to a Petro-Points Account. Your linked RBC Card acts as your Petro-Points card. You will automatically earn Petro-Points when you pay for qualifying purchases with your linked RBC Card at Petro-Canada locations and you do not need to swipe your Petro-Points card before you pay. You can redeem your Petro-Points at Petro-Canada using your linked RBC Card. Each time you use your linked RBC Card to purchase any grade of gasoline, or diesel, at a Petro-Canada location, you will save three cents (\$0.03) per litre at the time of the transaction.

<sup>5</sup> Each time you use your linked RBC Card to pay for qualifying purchases at a 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 available at [petro-points.com/terms](http://petro-points.com/terms). Petro-Points are not awarded on tobacco products, vaping products, gift cards, transit tickets and taxes on non-petroleum purchases.

<sup>6</sup> Within the Economy cabin, Member Exclusive Economy is discounted off the Econo fare bundle. Within the Premium cabin, Member Exclusive Premium is discounted off the Premium fare bundle. Within the Business cabin, Member Exclusive Business is discounted off the Business fare bundle. Member Exclusive fares are not discounted off the following fare bundles: UltraBasic, EconoFlex, PremiumFlex and BusinessFlex.

<sup>7</sup> Coverage underwritten by RBC Insurance Company of Canada.

<sup>8</sup> Coverage underwritten by Aviva General Insurance Company.

<sup>9</sup> 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<sup>®</sup>, RBC Visa<sup>®</sup> CreditLine for Small Business<sup>™</sup>, RBC Visa Business, RBC Business Cash Back Mastercard<sup>‡</sup> and RBC Avion<sup>®</sup> 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: [rbroyalbank.com/credit-cards/documentation/pdf/rexall-terms.pdf](http://rbroyalbank.com/credit-cards/documentation/pdf/rexall-terms.pdf). 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](http://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.

<sup>10</sup> To receive a complimentary DashPass subscription for \$0 delivery fees on orders of \$15 or more at eligible restaurants when you pay with your WestJet RBC Mastercard, you must subscribe to DashPass by adding your WestJet RBC Mastercard, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details, visit [rbc.com/doordash/terms](http://rbc.com/doordash/terms). If you are an existing DashPass subscriber and have already added your WestJet RBC 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 [help.doordash.com/consumers/terms-and-conditions-ca](https://help.doordash.com/consumers/terms-and-conditions-ca). Eligible RBC Credit cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your WestJet RBC Mastercard account. The DashPass monthly subscription fee will be waived ("Complimentary DashPass Subscription") and you will receive a three-month Complimentary DashPass Subscription. DashPass subscriptions purchased through third parties, including third-party payment accounts, or online or with mobile digital wallets (like Apply Pay and Google Pay) are not eligible for the Complimentary DashPass Subscription. Your WestJet RBC 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 WestJet RBC Mastercard to obtain a Complimentary DashPass Subscription with another DoorDash account. You are only eligible for one three-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 three-month Complimentary DashPass Subscription. Your WestJet RBC 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](https://doordash.com/dashpass). For full DashPass for RBC Program Terms and Conditions, visit [rbcroyalbank.com/credit-cards/documentation/pdf/full-doordash-tcs-en.pdf](https://rbcroyalbank.com/credit-cards/documentation/pdf/full-doordash-tcs-en.pdf).

<sup>11</sup> Once approved for the WestJet RBC Mastercard, please allow 4-6 weeks after the first purchase transaction date for the welcome WestJet points to appear on your WestJet Rewards account. Your WestJet Rewards account is accessible at [westjet.com/account](https://westjet.com/account).