





Get to know your new WestJet RBC World Elite Mastercard – the travel rewards credit card that saves you money on travel. You will receive first checked bags free for the primary cardholder and up to eight additional guests on the same reservation,¹ an annual round-trip World Elite companion voucher starting at \$119 (plus taxes, fees, charges and other ATC)² and welcome WestJet points after your first purchase.⁸

Plus, earn WestJet points³ 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.⁴

With the WestJet RBC World Elite 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.

Don't forget to <u>sign up for WestJet emails</u> 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



World Elite Mastercard benefits



Premium insurance coverage



More value



Important information

Save money on travel

- First checked bags free on WestJet flights for the primary cardholder and up to eight additional guests travelling on the same reservation.¹
- World Elite companion voucher that can be redeemed anywhere WestJet flies starting at \$119 (plus taxes, fees, charges and other ATC).² Redeemable online or using the WestJet app.

Redeem for:



[^] Plus taxes, fees, charges and other ATC.

• Save 3¢/L on gas⁵ at Petro-Canada[‡] with every fill-up, plus earn 20% more Petro-Points^{‡,6} when you link your WestJet RBC World Elite Mastercard. <u>Details</u>.

> Earn WestJet points



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

- 1.5 points for every dollar you spend on eligible purchases.3
- 2 points for every dollar you spend on WestJet flights or WestJet Vacations packages.³

Learn more at <u>westjet.com/rewards</u>.

> A Status Lift can bring more rewards

The WestJet RBC World Elite Mastercard is taking you higher with Status Lift. ¹² As a cardholder your everyday purchases could now bring you closer to achieving status with WestJet, giving you more benefits such as lounge passes, priority boarding, advance seat selection, increased WestJet points and more.

Visit westjet.com/statuslift.

WestJet's Member Exclusive fares unlock extra savings for you⁷

Get discounts with Member Exclusive fares when you pay for the entire base fare with WestJet points.⁷

- Member Exclusive fares offer great value, with exclusive discounts, when you pay the full base fare with WestJet points.⁷ 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.

> World Elite Mastercard benefits

Enjoy more of what makes life better. Your WestJet RBC World Elite Mastercard brings you great benefits to help you stay connected worldwide, get valuable savings and create memories with the people you love.

- Stay connected with FlexiRoam⁹: Enjoy 3 x 1GB FlexiRoam global data packs and travel the world with easy access to data.
- Mastercard Travel Rewards⁹ Discover a world of cashback offers.

Discover all of the benefits you can start enjoying now at mastercard.ca/worldelite.

> 3 ways to get airport lounge benefits

- Enjoy the Mastercard Travel Pass Program provided by DragonPass¹⁰ and benefit from access to 1,300+ airport lounges worldwide, plus valuable airport dining and spa offers. Download the Mastercard Travel Pass app and register or visit mastercardtravelpass.dragonpass.com.
- Exchange your annual WestJet World Elite companion voucher for four complimentary WestJet Lounge vouchers.¹¹ Learn how.
- Get access to the WestJet Lounge for yourself and guests when you achieve Platinum and Gold tier status. WestJet RBC World Elite Mastercard cardholders can get closer to achieving their next tier status with <u>Status Lift</u>,¹² through qualifying spend on their credit card.

To learn more about all your lounge benefits, visit westjet.com/worldelitecardholderbenefits.

> Premium insurance coverage

Travel with confidence

Your WestJet RBC World Elite Mastercard comes with a full suite of travel insurances, including:

- Out-of-Province/Country Emergency Medical Insurance¹⁴
- Trip Interruption Insurance¹³
- Flight Delay Insurance¹⁴
- Travel Accident Insurance¹⁴
- Auto Rental Collision/Loss Damage Waiver Insurance¹⁵
- Delayed Baggage Insurance¹⁵
- Hotel/Motel Burglary Insurance¹⁵
- Purchase Security and Extended Warranty Insurance¹⁴

> More value

Earn more Be Well points at Rexall

Get 50 Be Well[‡] points for every \$1 spent on eligible purchases when you shop at Rexall with any linked RBC card.¹⁶ rbc.com/rexall







Enjoy unlimited \$0 delivery fees with DoorDash 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!¹⁷





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 <u>westJet.com/account</u>.

To redeem your WestJet points for flights, visit <u>westjet.com</u>, 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 <u>westjet.com/vacations</u> or call 1-877-737-7001.

To redeem your WestJet points for a Sunwing Vacations package, visit sunwing.ca or call 1-877-786-9464.



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- ‡ 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).
- Valid for primary cardholders of the WestJet RBC World Elite Mastercard and up to eight (8) additional guests travelling on the same reservation; not valid for companions when travelling on a group booking (10+ guests on the same reservation). Eligible member's 9-digit WestJet Rewards ID must be on the reservation at the time of check-in. Valid on itineraries marketed and wholly operated by WestJet; not valid when travelling with WestJet's code-share or interline partners. Size and weight of baggage must comply with WestJet's standard checked baggage allowance. Any piece of baggage exceeding the size or weight allowance is subject to all applicable oversized weight and size restrictions and fees. More details. May only be used as described and has no monetary or other exchange value.
- ² Once approved for the WestJet RBC World Elite Mastercard, please allow 4-6 weeks after the first purchase transaction date for the welcome round-trip companion voucher (the "World Elite Companion Voucher") to appear in your WestJet Rewards account, accessible at westJet.com/account. The World Elite Companion Voucher is offered to new WestJet RBC World Elite Mastercard cardholders only, and annually thereafter 4-6 weeks after the annual fee is charged. Primary cardholder may use the World Elite Companion Voucher only once for one of these options: A) round-trip flight for travel in Canada and the continental U.S. for \$119 for UltraBasic, Econo and EconoFlex fares ("Economy Fares") or for \$219 for Premium and PremiumFlex fares ("Premium Fares"); or B) round-trip flight to/from the rest of the WestJet network for \$399 for Economy Fares or \$499 for Premium Fares. Applicable taxes, fees, charges and other ATC (Air Transportation Charges) on the World Elite Companion Voucher must be paid at the time of booking. Unless otherwise stated, companion voucher fees are quoted in Canadian dollars (CAD) and are quoted for flights originating in Canada. World Elite Companion Voucher bookings originating outside of Canada will be in the currency of the departure country. Visit westJet.com/creditcard-companion-voucher for complete details. Additional fees may apply for bookings made via the Contact Centre.
- World Elite 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 or WestJet's Contact Centre. World Elite 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. Other terms and conditions apply. Visit westjet.com/companion-voucher for complete details. The welcome (first) World Elite Companion Voucher is not available to existing or former WestJet RBC World Elite Mastercard primary cardholders applying for or transferring to a WestJet RBC World Elite Mastercard. Additional cardholders (co-applicant and authorized user(s)) are also not eligible for the World Elite Companion Voucher offer. This offer may not be combined or used in conjunction with any other offer. Terms and conditions of the World Elite Companion Voucher are established by WestJet, not Royal Bank of Canada, and WestJet reserves the right to change or withdraw this offer at any time. For complete details, visit westjet.com/companion-voucher.
- ³ Earn 2 West]et points per \$1 spent on eligible West]et flights and West]et Vacation packages and 1.5 West]et points per \$1 spent on all other purchases when you pay with your West]et RBC World Elite Mastercard credit card. The additional 0.5 West]et point per \$1 spent on eligible West]et flights and West]et Vacations packages (i) is in addition to the 1.5 West]et point per \$1 spent on all other purchases and is calculated separately, and (ii) will only be awarded if West]et or West]et Vacations appears as the merchant on your credit card statement. This means that if you purchase a West]et flight or a West]et Vacations package from a travel agency or a third-party booking site, you may not be eligible for the additional 0.5 West]et point per \$1 spent. West]et 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 West]et points earned by the amounts originally charged.
- 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.com/redeem.
- 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.
- ⁶ 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 are not awarded on tobacco products, vaping products, gift cards, transit tickets and taxes on non-petroleum purchases.
- Within the Economy cabin, the Member Exclusive Economy is discounted off the Econo fare bundle. Within the Premium cabin, the Member Exclusive Premium is discounted off the Premium fare bundle. Within the Business cabin, the 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.
- Once approved for the WestJet RBC World Elite 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.
- ⁹ For full terms and conditions, visit <u>mastercard.ca/worldelite</u>.
- Mastercard Travel Pass, provided by DragonPass, is being provided as a benefit to cardholders with eligible and valid WestJet RBC World Elite Mastercard cards. Each eligible World Elite Mastercard cardholder is entitled to a complimentary membership to DragonPass Airport Lounges Program (as long as they remain a World Elite Mastercard cardholder). Access to participating DragonPass Airport Lounges is at the cost of US\$32 per person (subject to change), per visit, and lounge access charges will be billed to the World Elite Mastercard card connected to the cardholder's DragonPass membership. DragonPass benefits do not apply to all lounges, including (as of May 30, 2022) the Calgary WestJet Elevation lounge. To view a full list of participating DragonPass Airport Lounges, their facilities, opening times and restrictions, cardholders can visit airport.mastercard.com. By using this benefit, you agree to all of the DragonPass terms and conditions, including privacy and security policies available at mastercardtravelpass.dragonpass.com. These policies may be amended or updated at any time and without notice. RBC reserves the right to modify or cancel this benefit at any time and without notice. Mastercard Travel Pass, DragonPass Airport Lounges and associated services are provided by DragonPass, not Royal Bank of Canada ("RBC"), and RBC is not responsible for any claims or damages arising from the use of the Mastercard Travel Pass or the DragonPass Airport Lounges services. Mastercard reserves the right to cancel, modify or withdraw this benefit at any time, even after you have enrolled in Mastercard Travel Pass.
- " Terms and conditions for exchanging a World Elite companion voucher: Applicable to WestJet RBC World Elite Mastercard primary cardholders with a valid Annual World Elite round-trip companion voucher ("World Elite companion voucher"), deposited into your account 4-6 weeks after your first purchase transaction date and 30 days after your credit

card renewal date each year thereafter. All requests to exchange a World Elite companion voucher for lounge vouchers must be submitted at requests to exchange a World Elite companion voucher must be submitted a minimum of 4 days prior to the cardholder's planned date of travel and prior to the expiry of the companion voucher. Cardholders will be able to view the lounge vouchers and their expiry date(s) within the Vouchers section of their account. These vouchers will be able to view the same expiry date as the World Elite companion voucher used for the exchange. Lounge vouchers must be redeemed prior to the expiry date. If you have multiple World Elite companion vouchers, the first to expire will be the first one exchanged. Sign in to see available vouchers at westjet.com. There is no limit on the number of World Elite companion vouchers, the first to expire will be the first one exchanged. Sign in to see available vouchers at westjet.com. There but before the lounge voucher has been redeemed, the lounge vouchers, will not be valid. Once a cardholder has requested an exchange of a World Elite companion voucher for (4) lounge vouchers, the request will be considered final and cannot be cancelled or reversed. This offer may not be combined or used in conjunction with any other offer. Royal Bank of Canada and Westjet reserve the right to withdraw this offer at any time, even after acceptance by you. Terms and conditions of the lounge voucher restabilished by Westjet and Westjet reserves the right to change or withdraw this offer at any time. Westjet, not Royal Bank of Canada, is solely responsible for the Westjet Rewards Program and the terms of the Westjet Rewards Program. Terms and conditions for using a lounge voucher: Lounge access – RBC vouchers may be used by the Westjet RBC World Elite Mastercard primary cardholder and their accompanied guests. Guests/companions may only use lounge vouchers when accompanied by the primary cardholder and taking a same-day Westjet flight from the same airport. If the primary

¹² Effective April 30, 2025, primary cardholders on a WestJet RBC World Elite Mastercard and/or WestJet RBC World Elite Mastercard for Business credit card account ("Eligible Cardholder(s)") will have access to an improved version of "Status Lift", an annual benefit to help Eligible Cardholders achieve the Silver, Gold or Platinum status faster each year, by providing them with a supplemental method to earn tier qualifying spend.

Eligible Cardholders will earn the equivalent of 200 CAD in tier qualifying spend ("Status Lift") for every \$5,000 in Eligible Purchases ("Status Lift Qualifying Spend") charged to their WestJet RBC World Elite Mastercard and/or WestJet RBC World Elite Mastercard for Business credit card account (each, an "Eligible RBC World Elite Account") during a Status Lift Qualifying Year (as defined below). Status Lift(s) will be added to their other tier qualifying spend and count towards reaching their next WestJet Rewards tier. If an Eligible Cardholder has two (2) Eligible RBC World Elite Accounts, the Eligible Purchases (as defined below) made with both accounts will be combined towards reaching the Status Lift Qualifying Spend.

"Eligible Purchases" means the total of net purchase transactions, made by all cardholders on the Eligible RBC World Elite Account, that appear on the Eligible RBC World Elite Account monthly statements prepared during a Status Lift Qualifying Year, minus returns, other credits, fees, interest charges, and cash advances (such as balance transfers, cash-like transactions and bill payments that are not pre-authorized charges set up with a merchant).

"Status Lift Qualifying Year" means January 1 to December 31 of each calendar year. For new Eligible RBC World Elite Accounts, it means the period between the first Eligible RBC World Elite Account monthly statement date, and December 31.

A Status Lift may be awarded up to fifty (50) times per Status Lift Qualifying Year, which is equivalent to \$10,000 in tier qualifying spend. A Status Lift will be awarded approximately ten (10) business days after the monthly statement date for which the Status Lift Qualifying Spend is reached.

For each Status Lift Qualifying Year, Status Lifts are awarded based on the total Eligible Purchases posted to an Eligible RBC World Elite Account(s) until the December monthly statement date (that is the date the statement is prepared). This means that some purchases made in December may not count towards the Status Lift Qualifying Spend for that Status Lift Qualifying Year. For example, if monthly statements are prepared on the 27th day of each month and a purchase is made on December 28, the transaction will be posted to the January monthly statement and will not count towards the Status Lift Qualifying Spend for the current Status Lift Qualifying Year. Status Lift(s) and Eligible Purchases will reset to zero (0) at the start of each Status Lift Qualifying Year.

For an Eligible Cardholder to earn a Status Lift, their Eligible RBC World Elite Account must be open and in good standing at the time the Status Lift is awarded. If an Eligible RBC World Elite Account is closed before the end of a Status Lift Qualifying Year, WestJet reserves the right to remove any Status Lift(s) and/or tier upgrade(s) the Eligible Cardholder may have received through this benefit.

Tier qualifying spend earned through Status Lift have no monetary or other exchange value, and cannot be sold or transferred. WestJet and Royal Bank of Canada reserve the right to change or withdraw the Status Lift benefit at any time.

- Overage underwritten by RBC Insurance Company of Canada. Trip Interruption Insurance is subject to a maximum limit of \$5,000 for each Covered Person, per trip, for a total maximum of \$25,000 when the covered reason occurs during your trip. This coverage provides reimbursement for the non-refundable unused portion of your prepaid travel arrangements purchased with your WestJet RBC World Elite Mastercard and/or WestJet points due to a covered risk, including the extra costs of economy class transportation to your departure point.
- ¹⁴ Coverage underwritten by Aviva General Insurance Company.
- ¹⁵ Coverage underwritten by RBC Insurance Company of Canada.
- 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 <u>rbcroyalbank.com/credit-cards/documentation/pdf/rexall-terms.pdf</u>. 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 <u>letsbewell.ca/terms-conditions</u>. 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
- or where prohibited by law.

 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 World Elite Mastercard, you must subscribe to DashPass by adding your WestJet RBC World Elite Mastercard, accept the DoorDash terms and conditions and activate your benefit by clicking "Activate Free DashPass". For full program details, visit rbc.com/doordashterms. If you are an existing DashPass subscriber and have already added your WestJet RBC World Elite 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/s/terms-and-conditions-ca. Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your WestJet RBC World Elite Mastercard account. The 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 WestJet RBC World Elite Mastercard may only be used with one DoorDash account to receive a Complimentary DashPass Subscription. Once you have received 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 adminis