



Your RBC RateAdvantage[®] Visa[‡]

Benefits Guide

Thank you for choosing the RBC RateAdvantage Visa card. With its low variable annual interest rate, your RBC RateAdvantage Visa card helps you save on interest charges while you enjoy the convenience and protection of an RBC[®] Visa card.



Lower interest rate



No annual fee



Insurance and protection



Shop with confidence



Additional cardholders



More advantages



Important contact information

› Lower interest rate

Whether you need convenient access to low-cost financing or you want to transfer higher interest rate balances,¹ your RBC RateAdvantage Visa card is the ideal solution:

Financing	Interest Rate	Interest Charges to Finance \$5,000 Annually ²
Retail Store	29.9%	\$1,495.00
Standard Credit Card	19.9%	\$995.00
RBC RateAdvantage	7.99% to 11.99% ³	\$399.50 to \$599.50

You can also use your RBC RateAdvantage card to withdraw cash from ATMs everywhere.¹

› No annual fee

With no annual fee – for your primary card or for any additional cards you request – your RBC RateAdvantage Visa card is truly cost-effective convenience.

› Insurance and protection

- **Purchase Security⁴** protects your purchases against loss, theft or damage for up to 90 days.
- **Extended Warranty Insurance⁴** doubles the manufacturer's original Canadian warranty for up to one extra year.
- **Zero Liability Protection** protects you from fraudulent charges, provided you have taken precautions as set out in your RBC RateAdvantage Visa Agreement.

› Shop with confidence

- **Chip & PIN Security** helps protect you against counterfeiting and fraud.
- **Visa payWave** is a fast, convenient, secure way to pay for small purchases.

› Flexible options for additional cardholders

Add a co-applicant⁵ or authorized user to your account at no additional annual fee:

- All cardholders are protected by the same insurance coverages.
- All transactions are on one monthly statement, sorted by card number.
- You can assign a pre-set credit limit to each user so older children or caregivers can have limited access to funds in case of an emergency.

Enjoy all the advantages of your credit card

- ✓ Worldwide acceptance
- ✓ Access to cash advances⁶
- ✓ Time-saving autopayment service
- ✓ RBC Royal Bank® Online Banking
- ✓ eStatements
- ✓ Emergency card replacement
- ✓ Instant fuel savings at Petro-Canada[‡] – Simply link your RBC RateAdvantage Visa card to your Petro-Points[‡] card to save 3 cents per litre⁷ and earn 20% more Petro-Points.⁸
[Details](#)

› 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 your linked RBC card.⁹ rbc.com/rexall



Enjoy unlimited \$0
delivery fees with
DoorDash

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!¹⁰ rbc.com/doordash



➤ Important contact 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)

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.

RBC Royal Bank Customer Service

Call 1-800-769-2512 or visit your nearest RBC Royal Bank branch.



¹ RBC Royal Bank balance transfers can be used to transfer balances from your other financial institution's credit card accounts to your RBC RateAdvantage Visa account. They cannot be used to pay any RBC Royal Bank credit card account or used for pre-authorized payments.

² For illustrative purposes only. Cost comparison made with various credit cards and interest accumulated over 12 months. It is based on a \$5,000 transfer, with no promotional rate fee and assuming only the minimum payment is made each month and that balance is carried for 12 months without other transactions. Actual interest cost and your potential savings depend on the outstanding balance, payment amounts/timing and other factors.

³ The annual interest rate is based on our Prime Rate plus a fixed percentage rate of interest above Prime Rate that ranges between 4.99% and 8.99%. The fixed percentage rate of interest above Prime Rate will be determined based on the information you provide in your application and information we collect from other sources, including credit rating agencies, and is subject to change. We will give you at least 30 days written notice of any increase in your fixed percentage rate of interest above Prime Rate. Prime Rate means the annual rate of interest Royal Bank of Canada announces from time to time as a reference rate then in effect for determining interest rates on Canadian dollar commercial loans in Canada. It can be found in branches and online at rbccroyalbank.com/rates. Our Prime Rate in effect on the first business day of the month will be the Prime Rate we use for the purposes of calculating your annual interest rate for the monthly statement period ending in that month, even if our Prime Rate has changed during the month. As of September 16, 2016, Prime Rate was 2.70%.

⁴ Coverage underwritten by RBC Insurance Company of Canada. All insurance is subject to limitations and conditions. You will receive a Certificate of Insurance with complete details regarding the insurance coverage on your RBC RateAdvantage Visa card.

⁵ Co-applicant is fully responsible with you for all amounts owing on the account, including transactions made by authorized users, if any.

⁶ 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 RateAdvantage Visa Agreement for more details.

⁷ 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 purchases.

⁸ 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](#).

⁹ 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.

¹⁰ 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 RateAdvantage Visa card, you must subscribe to DashPass by adding your RBC RateAdvantage Visa 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/doordashterms>. If you are an existing DashPass subscriber and have already added your RBC RateAdvantage Visa 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/doordashterms. Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your RBC RateAdvantage Visa 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 RateAdvantage Visa 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 RateAdvantage Visa 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 RateAdvantage 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 doordash.com/dashpass. For full DashPass for RBC Program Terms and Conditions, visit rbc.com/doordashterms.

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