

RBC Royal Bank



BENEFITS GUIDE

RBC Royal Bank® Visa⁺ Credit Card

Discover the benefits of rewards



Get rewarded.

Expect more from your card

Reward yourself with your new RBC Royal Bank Visa credit card and start earning RBC Rewards® 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

RBC Rewards	<ul style="list-style-type: none">■ Redeem for merchandise, cards/gift certificates, RBC Financial Rewards® vouchers, travel and more■ RBC Rewards points don't expire*■ Earn RBC Rewards points every time you spend with your card
Insurance	<ul style="list-style-type: none">■ Valuable insurance coverage including Purchase Security and Extended Warranty¹
Additional Benefits	<ul style="list-style-type: none">■ Chip & PIN technology for enhanced security■ Zero Liability²

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 RBC Rewards points is simple.

Earn RBC Rewards points every time you make a purchase with your RBC Royal Bank credit card. Plus, earn additional points when you rent a car with Thrifty Car Rental[‡] or book a vacation through Carlson Wagonlit Travel[‡]. Redeem your points for travel, merchandise, cards/gift certificates, RBC Financial Rewards vouchers and more!

Your RBC Rewards points add up quickly

- Earn additional RBC Rewards points when you book travel with Carlson Wagonlit Travel[^].
- Earn additional RBC Rewards points when you rent a vehicle using your RBC Royal Bank credit card at participating Thrifty Car Rental locations in Canada[^].



Enjoy a full range of RBC 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 RBC Rewards program has what you want.

What will you redeem your RBC Rewards points for?

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

To redeem

Visit www.rbc rewards.com or
call 1-800 ROYAL® 1-2 (1-800-769-2512)



Track your points easily wherever you are.

Track your points balance any time

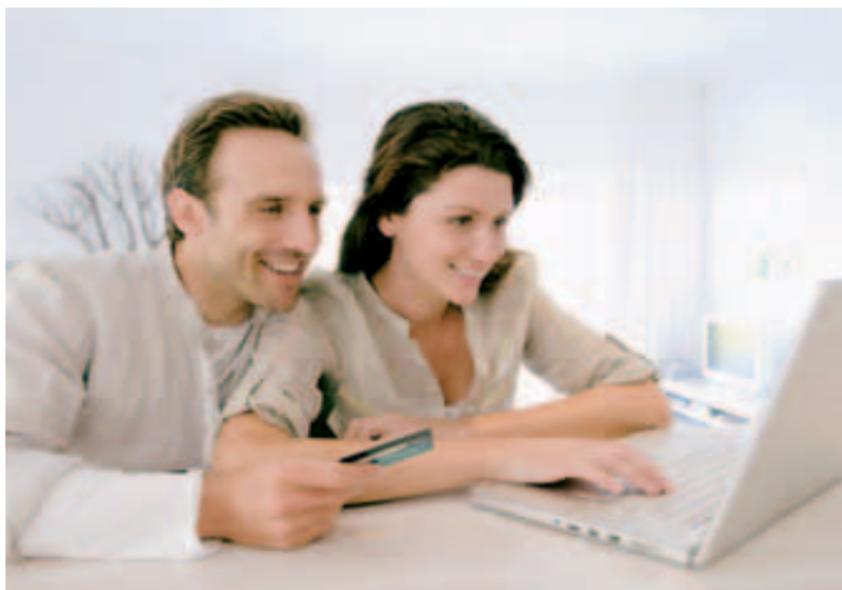
- For access through online banking, view your credit card account page and then click on the “RBC Rewards” link in the self-service menu;
- Log on at www.rbc rewards.com;
- Check your monthly credit card statement or eStatement; or
- Call 1-800 ROYAL 1-2 (1-800-769-2512).

E-newsletter delivered directly to your inbox

Sign up for the RBC Rewards e-newsletter and you will receive regular updates about the RBC Rewards program — including news, special offers and tips on how to get the most out of your RBC Rewards points.

www.rbc rewards.com/enewsletter

RBC
rewards®



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 Insurance¹

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 Liability²

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 Advances^{††}
- Credit card cheques^{††}
- Commission-free travellers cheques
- Time-saving autopayment service
- RBC Royal Bank Online Banking
- eStatements
- Emergency card replacement

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

^ Additional points are awarded per dollar spent on qualifying purchases and are in addition to the standard RBC Rewards points you earn per dollar when you pay with your eligible RBC Royal Bank credit card. Certain conditions and restrictions apply. For more details, visit www.rbc rewards.com.

* Illustrations only.

- All rewards are subject to availability. For complete terms, conditions and restriction that apply to the RBC Rewards program, please visit www.rbc rewards.com or call 1-800 ROYAL 1-2 (1-800-769-2512). RBC Rewards points are earned on Net Purchases only; they are not earned on Cash Advances (including credit card cheques, 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.

^ 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.

* Points will be cancelled if they remain unredeemed within 90 days after the termination of the RBC Rewards program or after you voluntarily close your credit card account. See the RBC Rewards Terms and Conditions at www.rbc rewards.com for details.

** Cash Advances, including cash withdrawals from an ATM and credit card cheques, 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.

¹ Coverage underwritten by RBC General Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

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.

Assured Assistance Inc.

For assistance with the travel insurance listed in this guide:

In Canada/U.S.: 1-800-533-2778

Outside Canada/U.S. call collect: 905-816-2581

TDD/TTY: 1-800 ROYAL 1-8 (1-800-769-2518)

RBC Rewards

To redeem your RBC Rewards points for travel

Visit www.rbc rewards.com/travel

Call 1-877-636-2870

Monday - Friday, 7 a.m. to Midnight EST

Saturday - Sunday, 7 a.m. to 9 p.m. EST

For all other RBC Rewards points redemptions

Redeem online at www.rbc rewards.com

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

Monday - Friday, 7 a.m. to 1 a.m. EST

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

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

www.rbcroyalbank.com/cards/walletcard



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