

# Your RBC® Visa® Classic Low Rate Option Card

## Benefits Guide



Get set to enjoy the advantages of your new RBC Visa Classic Low Rate Option Card. The low, fixed annual interest rate of 12.99% on purchases and cash advances (including balance transfers) can help you save on interest charges. Plus, you'll get the convenience and flexibility of an RBC Visa card.



Worldwide  
acceptance



Insurance  
benefits



Security  
and protection



More  
advantages



More value



Important contact  
information


[View Legal Disclaimers](#)



## ➤ Worldwide acceptance

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Access to funds,  
whenever,  
wherever

- ✓ Accepted wherever you see the Visa logo, at more than one million ATMs and 24 million establishments in 170 countries worldwide.
- ✓ Cash advances<sup>1</sup> of up to \$1,000 CAD per day, depending on your available credit, at bank machines displaying Visa, *Interac*<sup>‡</sup> or  *PLUS*<sup>‡</sup>. Use your RBC Visa Classic Low Rate Option card PIN. To replace or reset your PIN, bring two valid pieces of identification to any RBC Royal Bank<sup>®</sup> branch.
- ✓ Simple, secure, anytime banking with 24-hour support through RBC Royal Bank Online Banking. Register at [rbccroyalbank.com/signup](https://rbccroyalbank.com/signup) or call 1-800 ROYAL<sup>®</sup> 5-5 (1-800-769-2555).

## ➤ Insurance benefits

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### Helping you shop with confidence

- ✓ Your RBC Visa Classic Low Rate Option card includes Purchase Security and Extended Warranty Insurance.<sup>2</sup>
- ✓ Purchases made with your card are automatically protected against loss, theft or damage for up to 90 days from the date of purchase.
- ✓ The coverage also doubles the manufacturer's original Canadian warranty for up to one extra year. Please keep your receipts in case you need to make a claim.

## ➤ Security and protection

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- ✓ Zero Liability Protection protects you from unauthorized use of your card — in person or online — when you take reasonable precautions to protect your PIN and card.
- ✓ Built-in Chip & PIN technology protects you against counterfeiting and fraud.

## ➤ More advantages

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- ✓ Instant fuel savings at Petro-Canada<sup>‡</sup>. Link your card to a Petro-Points<sup>‡</sup> account to instantly save 3¢/L on fuel<sup>3</sup> and earn 20% more Petro-Points at Petro-Canada.<sup>4</sup> For more details [click here](#).
- ✓ Save and earn faster! Load personalized [RBC Offers](#) for great brands before you shop to get cash savings.
- ✓ No annual fee for additional cards. Add a co-applicant<sup>5</sup> or authorized user to your account and protect all cardholders with the same insurance coverage. Assign pre-set credit limits to each user and give older children or caregivers limited access to emergency funds.
- ✓ Credit Card Lock (in the RBC Mobile app) lets you temporarily lock a misplaced RBC credit card. That way you don't have to worry about the card being misused, and you may not have to cancel it. And if you find your card, unlocking it is easy too.
- ✓ Save time with our autopayment service.
- ✓ Help the environment by opting for RBC eStatements.

To learn more, call 1-800-769-2512 or visit your branch.

For a complete description of all your card benefits, please visit us online at [rbc.com/lowoptioninfo](https://www.rbc.com/lowoptioninfo).

## > More value

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### 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 your linked RBC card.<sup>6</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>7</sup> [rbc.com/doordash](https://rbc.com/doordash)



## ➤ Important contact information

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### 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)

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.



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‡ Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Used under licence. All other trademarks are the property of their respective owner(s).

<sup>1</sup> 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 Royal Bank Credit Card Agreement for more details.

<sup>2</sup> Coverage underwritten by RBC Insurance Company of Canada.

<sup>3</sup> 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 business days to process before savings and bonus points can be applied to purchases.

<sup>4</sup> 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.

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

<sup>6</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 CreditLine for Small Business<sup>™</sup>, RBC Visa Business<sup>‡</sup>, RBC Business Cash Back Mastercard<sup>‡</sup> 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](https://www.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.

<sup>7</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 RBC Visa Classic Low Rate Option card, you must subscribe to DashPass by adding your RBC Visa Classic Low Rate Option 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 Visa Classic Low Rate Option 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](https://www.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 Visa Classic Low Rate Option Credit 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 Visa Classic Low Rate Option 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 Visa Classic Low Rate Option 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 Visa Classic Low Rate Option 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 [rbc.com/doordashterms](https://www.rbc.com/doordashterms).

All insurance is subject to limitations and exclusions. Please refer to the Certificates of Insurance for complete details regarding the insurance coverages on your RBC Visa card.