



Royal Bank

BENEFITS GUIDE

RBC Rewards® Visa‡ Gold

Reward yourself.

AVION
REWARDS™

Get the prestige without the fee.

Expect more from your card

Reward yourself with your new no-annual-fee RBC Rewards Visa Gold card and start earning Avion® points for a large selection of reward choices while enjoying the added spending power of a higher credit limit and premium benefits. You'll also feel more safe and secure knowing you have the protection of Travel Accident Insurance¹ and Auto Rental Collision/Loss Damage Waiver Insurance².

QUICK CARD OVERVIEW

Avion Rewards	<ul style="list-style-type: none">▪ Earn 1 Avion point for every \$2 CAD you spend with your card³▪ Every 100 Avion points is worth \$1 CAD towards travel▪ Redeem for merchandise, gift cards, RBC Financial Rewards® vouchers, travel and more▪ Avion points don't expire⁴
Insurance	<ul style="list-style-type: none">▪ Valuable insurances, including Travel Accident,¹ Auto Rental Collision/Loss Damage,² Purchase Security and Extended Warranty⁵
Additional Benefits	<ul style="list-style-type: none">▪ Chip & PIN technology for enhanced security▪ Zero Liability protection⁶
Annual Fee	<ul style="list-style-type: none">▪ \$0

DON'T FORGET!

Important steps for new cardholders:

1. Activate your card.
2. View your full Benefits Guide online at rbc.com/rewardsgoldinfo

If you have any questions about your card, please call us at 1-800 ROYAL® 1-2 (1-800-769-2512).

Earning Avion points is simple.

Your Avion points add up quickly

- Earn 1 Avion point for every \$2 CAD in purchases when you pay with your RBC Rewards Visa Gold card.³

Visit avionrewards.com/shop.html

AVION
REWARDS™

More value

Get 50 Be Well[‡] points for every \$1 spent on eligible purchases when you shop at Rexall with your linked RBC card.⁷ rbc.com/rexall

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!⁸ rbc.com/doordash

How points add up, at a glance.

Annual Purchases	Total Annual Purchases ⁹	Total Avion Points Earned Per Year ⁹
Average monthly purchases, 1 Avion point per \$2	\$650 x 12	3,900
Pre-authorized payments (e.g. utilities, memberships)	\$145 x 12	870
		4,770 (redeemable for over \$25 worth of gift cards or great merchandise including electronics and items for your home)

The reward opportunities are endless, and with points adding up quickly, you'll soon be spoiled with choice.

Track your points balance any time

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

Choice. Flexibility. Enjoy a full range of Avion Rewards™ options.

The Avion Rewards program allows you flexibility and choice to use your points your way. Redeeming your points couldn't be easier – or more rewarding.

What will you redeem your Avion points for?

- Gift cards
- Brand name merchandise
- RBC Financial Rewards¹⁰
- Travel rewards
- Charitable donations
- Payback with points¹¹
- Over 50,000 products from Best Buy^{‡,12}

To redeem

Travel rewards: visit
avionrewards.com/travel

Other rewards: 1-800-769-2512
or visit avionrewards.com

For a complete list of terms and conditions applicable to the Avion Rewards program, please visit avionrewards.com



Get more with additional cardholders.

Add a co-applicant¹³ or authorized user to your account and enjoy benefits such as:

- Earn Avion points faster by consolidating all your spending in one account
- All cardholders are protected by the same insurance coverages
- All transactions are on one monthly statement, sorted by card number

You set the spending limits

When you add authorized users to your account, you can assign a pre-set credit limit to each user. It's a convenient way to give older children or caregivers limited access to funds in case of an emergency.

And, if you add a co-applicant, they will enjoy full access to the credit limit and all purchasing privileges that come with the card.

Call us at **1-800-769-2512** or visit your nearest RBC Royal Bank® branch to add a co-applicant or authorized user today.

Enjoy all the advantages of your credit card

- Worldwide acceptance
- Access to cash advances¹⁴
- Time-saving autopayment service
- RBC Royal Bank Online Banking
- eStatements
- Emergency card replacement

For a complete description of all your card benefits, please visit us online at rbc.com/rewardsgoldinfo

- ¹ Coverage underwritten by RBC Insurance Company of Canada.
- ² Coverage underwritten by Aviva General Insurance Company.
- ³ All rewards are subject to availability. For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit avionrewards.com or call 1-800 ROYAL 1-2 (1-800-769-2512). Avion 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 points earned by the amount originally charged.
- ⁴ Points will be cancelled if they remain unredeemed within 12 months after the termination of the Avion Rewards program or after you voluntarily close your credit card account. See the Avion Rewards Terms and Conditions at avionrewards.com for details.
- ⁵ Coverage underwritten by RBC Insurance Company of Canada.
- ⁶ 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.
- ⁷ 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.
- ⁸ 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 Rewards Visa Gold card, you must subscribe to DashPass by adding your RBC Rewards Visa Gold, 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 Rewards Visa Gold 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 Rewards Visa Gold 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 Rewards Visa Gold 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 Rewards Visa Gold 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 Rewards Visa Gold 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.
- ⁹ Illustrations only.
- ¹⁰ RBC Direct Investing Inc., * RBC Dominion Securities Inc., * RBC Phillips, Hager & North Investment Counsel Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc. * Member—Canadian Investor Protection Fund.
- ¹¹ Payback with points redemption will be applied as a payment towards the balance of the Account selected, not towards a particular transaction. Also, Payback with points redemptions cannot be converted into cash, a cheque or any other form. It will take two (2) to three (3) business days for your payment to be credited to your Account and adjusted to your available credit.
- ¹² For complete details on redemptions for Best Buy merchandise, please visit avionrewards.com/bestbuy
- ¹³ Co-applicant is fully responsible with you for all amounts owing on the account, including transactions made by authorized users, if any.
- ¹⁴ 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.

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

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.

Avion Rewards

To redeem your Avion points for travel

Visit avionrewards.com/travel

Call 1-877-636-2870

Monday – Friday, 7 a.m. to Midnight ET

Saturday – Sunday, 7 a.m. to 9 p.m. ET

For all other Avion points redemptions

Redeem online at avionrewards.com

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



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