



Royal Bank

## BENEFITS GUIDE

RBC Royal Bank® U.S. Dollar Visa<sup>‡</sup> Gold

# Freedom with U.S. currency

**AVION**  
REWARDS™

# Travel with ease.

## The perfect choice for frequent travel to the U.S.

With the RBC Royal Bank U.S. Dollar Visa Gold card, you can make purchases in U.S. funds and avoid daily currency fluctuations. You can also benefit from a higher credit limit, extensive insurance coverages and automatic enrolment in the Avion Rewards™ program.

### BENEFITS

<b>Avion Rewards</b>	<ul style="list-style-type: none"><li>■ Earn 1 Avion® point for every \$1 USD in purchases<sup>1</sup></li><li>■ Every 100 Avion points is worth \$1 CAD towards travel</li><li>■ Redeem for merchandise, gift cards, RBC Financial Rewards® and more<sup>2</sup></li><li>■ Book travel rewards instantly online</li><li>■ Avion points don't expire<sup>3</sup></li></ul>
<b>Insurance</b>	<ul style="list-style-type: none"><li>■ Suite of travel insurance including Travel Accident Insurance,<sup>4</sup> Auto Rental Collision/Loss Damage Waiver Insurance,<sup>5</sup> Trip Interruption Insurance,<sup>4</sup> Trip Cancellation Insurance,<sup>4</sup> Delayed Baggage Insurance,<sup>4</sup> Purchase Security and Extended Warranty Insurance<sup>4</sup></li></ul>
<b>Additional Benefits</b>	<ul style="list-style-type: none"><li>■ Chip &amp; PIN technology for enhanced security</li><li>■ Zero Liability Protection<sup>6</sup></li></ul>

### DON'T FORGET!

#### Important steps for new cardholders:

1. Activate your card
2. View your Benefits Guide online at [rbc.com/usgoldinfo](http://rbc.com/usgoldinfo)

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.

Earn Avion points every time you make a purchase with your RBC Royal Bank U.S. Dollar Visa Gold card.

## Your Avion points add up quickly

- Earn 1 Avion point for every \$1 USD in purchases when you pay with your RBC Royal Bank U.S. Dollar Visa Gold card.<sup>1</sup>

Visit [avionrewards.com/shop.html](http://avionrewards.com/shop.html)



# How points add up, at a glance.

Monthly Purchases	Total Annual Purchases <sup>+</sup>	Total Avion Points Earned Per Year <sup>+</sup>
Average monthly purchases: \$2,223 — 1 Avion point per \$1	\$2,223 x 12	26,676
Pre-authorized payments (e.g. utilities, memberships): \$444 — 1 Avion point per \$1	\$444 x 12	5,328
		32,004

+ Illustrations only.

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 RBC® 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](http://avionrewards.com)
- Check your monthly credit card statement or eStatement,  
or
- Call 1-800 ROYAL 1-2 (1-800-769-2512)

**AVION**  

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**R E W A R D S™**

# Your points, your rewards.

Redeeming your points couldn't be easier — or more rewarding. With redemptions starting at just 2,500 points, you'll soon be on your way to the reward of your choice.<sup>2</sup>

## What will you redeem your Avion points for?

- Travel rewards
- Gift cards
- Brand name merchandise
- RBC Financial Rewards<sup>7</sup>
- Charitable donations
- Pay with points<sup>8</sup>

## To redeem

Travel rewards:  
[avionrewards.com/travel](https://avionrewards.com/travel)

Other rewards: [avionrewards.com](https://avionrewards.com)  
or 1-800-769-2512

For a complete list of terms and conditions applicable to the Avion Rewards program, please visit [avionrewards.com](https://avionrewards.com)

## More value

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>9</sup> [rbc.com/rexall](https://rbc.com/rexall)

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>10</sup> [rbc.com/doordash](https://rbc.com/doordash)

# Get more with additional cardholders.

Add a co-applicant<sup>11</sup> or authorized user to your account and enjoy benefits such as:

- Earn Avion points faster by consolidating all your spending in one account
- All transactions are on one monthly statement, sorted by card number
- All cardholders are protected by the same insurance coverages
- Co-applicants and authorized users have access to the full credit limit for the account

Apply today by calling **1-800-769-2512** or visit your nearest RBC Royal Bank branch.

## **Enjoy all the advantages of your credit card**

- Worldwide acceptance
- 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/usgoldinfo](http://rbc.com/usgoldinfo)**

- <sup>1</sup> Avion points are earned on Net Purchases only; they are not earned on Cash Advances (including balance transfers, Cash-Like transactions and certain 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 amounts originally charged.
- <sup>2</sup> All rewards are subject to availability. For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit [avionrewards.com](http://avionrewards.com) or call 1-800 ROYAL 1-2 (1-800-769-2512).
- <sup>3</sup> Avion 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 RBC Royal Bank credit card account.
- <sup>4</sup> Coverage underwritten by RBC Insurance Company of Canada.
- <sup>5</sup> Coverage underwritten by Aviva General Insurance Company.
- <sup>6</sup> 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.
- <sup>7</sup> 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.
- <sup>8</sup> 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.
- <sup>9</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](http://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>10</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 U.S. Dollar Visa Gold card, you must subscribe to DashPass by adding your RBC U.S. Dollar Visa Gold 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 U.S. Dollar 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](http://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 U.S. Dollar Visa Gold 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 U.S. Dollar 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 U.S. Dollar 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 U.S. Dollar 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](http://doordash.com/dashpass). For full DashPass for RBC Program Terms and Conditions, visit [rbc.com/doordashterms](http://rbc.com/doordashterms).
- <sup>11</sup> Co-applicant is fully responsible with you for all amounts owing on the account, including transactions made by authorized users, if any.

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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.

For complete terms and conditions of the Avion Rewards program, please visit [avionrewards.com](http://avionrewards.com)

# 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 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.

## Avion Rewards

Visit [avionrewards.com/travel](http://avionrewards.com/travel)

Call 1-877-636-2870

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

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

## For all other Avion points redemptions

Redeem online at [avionrewards.com](http://avionrewards.com)

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



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