Welcome to a world of unlimited choice, made available with your new RBC Avion Visa Infinite Privilege for Private Banking card. From expert travel assistance and a personal concierge to exclusive offers and universal recognition, a distinctive experience awaits you at every turn.

If you have any questions, our priority client service representatives are ready to take your call any time at 1-888 ROYAL® 8-5 (1-888-769-2585).
Your Privileges

Exclusive benefits:
- 24/7 priority client services and Visa Infinite Privilege Concierge
- VIP service at select airports, including complimentary global lounge access and fast tracked security

Your Rewards

Enjoy an accelerated earn rate:
- 1.25 RBC Rewards® points for every dollar in purchases charged to your card
- Earn bonus RBC Rewards points faster and get access to cash savings with RBC Offers – visit www.rbc.com/offers

Freedom to choose:
- Redeem your points to fly on any airline, any time, even during peak seasons; or choose from an incredible selection of merchandise, gift cards and RBC Financial Rewards vouchers
- Use Payback with Points to redeem points to make a payment towards the balance on your card

Your Insurance

Exclusive benefits:
Premium travel insurances include:
- Out-of-Province/Country Emergency Medical
- Trip Cancellation/Trip Interruption
- Lost/Stolen Baggage
- Hotel/Motel Burglary
- Auto Rental Collision/Loss Damage
- Purchase Security & Extended Warranty
- Emergency Purchases & Flight Delay
Embrace Simplicity. Ensure Perfection.

More than a philosophy, this is our promise. A single phone number connects you with the ultimate in priority client services. Our experienced representatives are dedicated to assisting our RBC Avion Visa Infinite Privilege for Private Banking cardholders. To answer your questions. Address your concerns. Or manage your account. Immediately, seamlessly, 24/7.

Simply call 1-888 ROYAL 8-5 for our assistance.
Reward Yourself with Unlimited Possibilities.

Your RBC Avion Visa Infinite Privilege for Private Banking card is powered by RBC Rewards, a comprehensive and flexible rewards program.

As an RBC Avion Visa Infinite Privilege for Private Banking cardholder, you’ll be pleased to discover the options that await you with the RBC Rewards program. Earn points at a rate of 1.25 RBC Rewards points for every dollar in purchases charged to your card. Collect rewards even faster by adding an additional cardholder to your account. Earn bonus points when you book a trip with Carlson Wagonlit Travel.

Redeem your points towards round-trip flights based on the Air Travel Redemption Schedule, or towards travel packages, hotel accommodations, cruises and specially selected getaways. You’ll have the flexibility to book flights with any airline, on any flight, at any time, even during peak travel seasons. You can also use your RBC Rewards points towards taxes and fees. Or if you prefer, book directly with Carlson Wagonlit Travel and redeem your points at a flat rate for travel packages or air travel on whatever flight class you choose, no matter how close to your departure date.

Enjoy redeeming your RBC Rewards points towards a vast array of unique reward options, such as access to more than 50,000 of the latest technology products from Best Buy, amazing products from Apple, merchandise, gift cards, RBC Financial Rewards vouchers, and even charitable donations. Or choose Payback with Points and redeem your RBC Rewards points to make a payment towards your credit card balance.

For more about the RBC Rewards program, visit rbcrewards.com.
As an RBC Avion Visa Infinite Privilege for Private Banking cardholder, you have access through Carlson Wagonlit Travel to a highly experienced personal travel advisor who is passionate about presenting you with an extensive range of possibilities to fit your needs and help make your journey exceptional. On the phone, at your home or at the office, your personal travel advisor will work on your behalf to organize and arrange every last detail of your journey.

Connect with your personal travel advisor, along with all other services, at 1-888 ROYAL 8-5.

Think of the experiences that await you:
• Exclusive benefits at the world’s most well-appointed vacation properties
• Sensational vacation opportunities at resorts, hand-picked to suit your preferences
• VIP recognition aboard renowned luxury cruise lines
• Premium perks providing an unparalleled travel experience, such as shipboard credits, shore excursions and exclusive access to breathtaking sites
First Class, Around the World.

Your RBC Avion Visa Infinite Privilege for Private Banking card entitles you to prestigious services at home and abroad.

Your luxury vacation starts at the airport – when you take advantage of your complimentary membership and a number of complimentary airport lounge visits, available to you annually as an RBC Avion Visa Infinite Privilege for Private Banking cardholder. Visit rbc.com/vipbenefits or www.visainfinite.ca/privilege to enroll in the program and for more details.

The dedicated VIP security fast track lane at select Canadian airports speeds you through to your waiting flight – because for the busy traveller, time is the ultimate luxury.

Dedicated premium parking at select Canadian airports – Visa Infinite Privilege gets you closer.

Travelling first class shouldn't only apply in the air. You'll also enjoy access to dedicated Visa Infinite Privilege taxi/limousine lines at select Canadian airports.

Enjoy full access to the Visa Infinite Luxury Hotel Collection, and experience the best in hotel amenities at some of the world's most prestigious properties.

Enjoy exclusive benefits with every stay, including an automatic room upgrade (when available), 3:00 p.m. checkout and much more.

Visit rbc.com/vipbenefits for more information on all of these prestigious services and to subscribe for up-to-date offers and unique experiences.
Experience More of the Finer Things in Life.

Excite your senses with fine dining options, available with your RBC Avion Visa Infinite Privilege for Private Banking card. Visit rbc.com/vipbenefits for more information and to subscribe for up-to-date offers and unique experiences.

The Visa Infinite Dining Series allows cardholders the privilege of attending exclusive dining events hosted at top restaurants across the country, with food prepared by some of the nation's most renowned and respected chefs. So you can not only experience the finest foods, but also meet the culinary artists who create them.

Simply show your RBC Avion Visa Infinite Privilege for Private Banking card and enjoy exclusive benefits at over 40 participating wineries in B.C. and Ontario, as well as access to exclusive dining events featuring Canada's leading chefs.
Because Time Is Finite.

We’re ready to provide you with the ultimate in personal assistance, anywhere, any time. Get reservations at the hottest new restaurant or book a thrilling once-in-a-lifetime experience, like a skydiving excursion.

No request is too small for your Visa Infinite Privilege Concierge, who will embrace the challenge of meeting your unique needs. Your request will be taken care of promptly.

Call 1-888 ROYAL 8-5 and tell us what you need.

Here are just some of the ways we can save you time:

- Researching and booking restaurants worldwide
- Gathering information and tickets for sporting events, the arts or any show on your list
- Recommending and scheduling reservations for spas, fitness centres, sports clubs and tee-off times
- Connecting you with interpreters and translators while you’re abroad
- Providing information on countries, their traditions and languages
- Coordinating conference rooms in hotels and conference centres
- Organizing delivery of flowers and providing suggestions for gifts
- Personal shopping and locating hard-to-find items
You’re Ready for Anything.

Enjoy the security of premium travel and financial protection, ready when you need it. This is just an overview of your benefits – please refer to your Certificate of Insurance or contact us if you have any specific questions in mind.

Enjoy protection for both you and your spouse, as well as eligible dependents accompanying you, for the first 31 consecutive days per trip outside Canada or your province of residence. If you are 65 years of age or older, you will enjoy the same benefit coverage for the first 7 consecutive days of any trip.

If you must cancel your trip due to a sickness, an injury or other unexpected covered situations, you’re protected. Save on the costs of non-refundable airline tickets and cancellation fees for prepaid cruise, hotel or resort arrangements purchased with your card. A co-applicant or authorized user (if applicable) will also have coverage.

If your trip is interrupted by an accident, illness or unexpected covered situation, you’re covered with reimbursement for the one-way economy ticket back to your departure point and the non-refundable portion of your unused prepaid travel arrangements purchased with your card.

Your card covers your rental vehicle in the case of a collision, theft, fire, vandalism and more. Use your card to pay for the full cost of renting most cars and decline the Collision Damage Waiver (“CDW”) protection offered by the car rental company. Coverage applies to rental contracts of 48 consecutive days or less.

Don’t worry – purchases made with your card are automatically protected against loss, theft or damage for up to 120 days from the date of purchase. The card also triples the manufacturer’s original Canadian warranty for up to two extra years. Please keep your receipts in the event you need to make a claim.

You’ll also receive Lost/Stolen Baggage, Hotel/Motel Burglary, Travel Accident, Flight Delay and Emergency Purchase insurances. For more details, please refer to your Certificate of Insurance.
Universal Acceptance. Infinite Flexibility.

Your RBC Avion Visa Infinite Privilege for Private Banking card is accepted wherever you see the Visa\(^1\) logo.

Travelling or not, you’re always entitled to:
- Zero Liability\(^\sim\)
- Cash advances\(^\sim\)
- Emergency card replacement
- Strict fraud protection safeguards
- Year-end summary of your account charges

Our partner, Assured Assistance, provides some of your card’s travel benefits, including:
- Emergency Message Service
- Prescription Medicines
- Valuable Document Delivery
- Legal Counsel
- Pre-Trip Assistance

Instant fuel savings and more at Petro-Canada\(^1\) locations. If you have a Petro-Points\(^1\) card, simply link it to your RBC Avion Visa Infinite Privilege for Private Banking card to receive:
- 3 cents off per litre\(^k\)
- 20% more Petro-Points\(^*\)
- 20% more RBC Rewards points\(^\dagger\)

See details
Life Without Limits. Experiences Without Equal.

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

You must be an eligible Visa Infinite Privilege cardholder with a valid Canadian-issued Visa Infinite Privilege card to take advantage of the Visa Infinite Privilege offers, benefits and services. Certain benefits and services require enrollment. Offers and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Neither Visa nor the issuer is responsible for any claims or damages arising from the use of any benefits or services provided by a third party. Visa reserves the right to modify or cancel offers, benefits and services at any time and without notice. All offers, benefits and services made available through Visa are subject to complete terms and conditions, available online at www.visainfinite.ca/privilege/terms.jsp. The Visa Infinite Privilege privacy policy, available at www.visainfinite.ca/privilege/privacy.jsp, applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Privilege Concierge or the Visa Infinite Privilege website. The collection, use and disclosure of cardholders’ personal information by third party suppliers of services and benefits to Visa Infinite Privilege cardholders are subject to such third parties’ own privacy policies.

RBC Rewards 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 amounts originally charged.

RBC credit cards eligible to earn bonus RBC Rewards points are any personal or business RBC Royal Bank credit cards that earn RBC Rewards points. RBC Commercial Avion Visa cardholders are not eligible for RBC Offers. RBC Offers are available to all RBC Royal Bank personal checking account holders and all RBC credit cardholders. Please refer to the terms and conditions for each specific RBC Offer for more details.

Subject to availability. Some restrictions may apply. For complete details, please visit https://www.rbcrewards.com/travel-rewards/avion-redemption-grid/index.html.

All rewards are subject to availability. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit www.rbcroyalbank.com or call 1-888 ROYAL 8-5 (1-888-769-2585).

Payback with Points redemptions will be applied as a payment towards the balance of your RBC Avion Visa Infinite Privilege for Private Banking account, not towards a particular transaction. It will take two (2) to three (3) business days for your payment to be credited to your credit card account and to adjust your available credit. For more details, visit https://www.rbcroyalbank.com/paywithpoints/index.html.

All insurance is subject to conditions, limitations and exclusions. Coverages are underwritten by RBC Insurance Company of Canada and/or Aviva General Insurance Company. Please refer to the Certificate of Insurance for complete details.

Clients aged 65 and over who are travelling longer than 7 days can top up their Out of Province/Country Emergency Medical Insurance for the additional days. They may purchase Travel Health Protector® by calling the enrollment centre at 1-800-565-3129.

Bonus points are RBC Rewards points earned on qualifying purchases made at Carlson Wagonlit Travel and are in addition to the standard RBC Rewards points you earn per dollar when you make a purchase with your RBC Rewards credit card. Conditions and restrictions apply. For complete details, visit https://www.rbcroyalbank.com/earn-points/index-na.html.

All bookings from the Air Travel Redemption Schedule are for flights in economy class. All applicable taxes, service fees and surcharges are the responsibility of the traveller. For more details, including guidelines on redeeming for business class seats, visit www.rbcroyalbank.com/cards/rbcroyalbank/avion_booking.

For any type of travel you book through RBC Rewards other than flights from the Air Travel Redemption Schedule, you may redeem RBC Rewards points at the rate of 1.00% (100 points per CAD $1.00) to pay for all or part of your booking, including associated taxes and fees. When you book a flight from the Air Travel Redemption Schedule, you may also decide to redeem RBC Rewards points at the rate of 1.00% to pay for any taxes and service fees (including sales, GST, departure and transportation taxes and fees, airport improvement fees, or other taxes), excess baggage charges, immigration fees, governmental fees and levies, customs charges and passenger facilities charges, health or other inspection fees, fuel surcharges and other non-ticket costs or charges which may be imposed. For complete terms, conditions and restrictions that apply to the RBC Rewards program, visit www.rbcroyalbank.com.

When you book air travel through Carlson Wagonlit Travel, you may redeem RBC Rewards points at the rate of 1.50% (100 points per CAD $1.50) to pay for all or part of any flight ticket, taxes and service fee (including sales, GST, departure and transportation taxes and fees, airport improvement fees or other taxes), excess baggage charges, immigration fees, governmental fees and levies, customs charges and passenger facilities charges, health or other inspection fees, fuel surcharges and other non-ticket costs or charges which may be imposed. For any other type of travel, you may redeem RBC Rewards points at the rate of 1.00% (100 points per CAD $1.00) to pay for all or part of your booking, including associated taxes and fees. For complete terms, conditions and restrictions that apply to the RBC Rewards program, visit www.rbcroyalbank.com.


For complete Apple details, visit RBC Rewards Redemption, Return and Exchange Terms & Conditions for Apple.

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.

Cash advances 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 you receive your next statement. Cash advance fees apply and will be charged to your credit card account. Please refer to your RBC Royal Bank Credit Card Agreement for more details.

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 the purchases.

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.

Each time you use your linked Eligible RBC Rewards Credit Card to pay for purchases at a Retail Petro-Canada Location, you will earn a bonus of twenty percent (20%) more RBC Rewards points than you normally earn for every $1 in purchases in accordance with the RBC Rewards Terms and Conditions. Please allow up to ninety (90) days from the date the transaction is posted on your credit card statement for the bonus points to be deposited into your RBC Rewards account. Authorized users are excluded from earning RBC Rewards points bonus.

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