

# Your RBC<sup>®</sup> Visa<sup>‡</sup> Business

## Benefits Guide



Welcome to the **RBC Visa Business card** — a convenient, flexible way to manage expenses. Your new card makes it easier to pay for, manage and track your business purchases. It also provides you with travel services and insurance coverage. This guide has everything you need to take full advantage of your RBC Visa Business card, including important phone numbers listed at the back.

**IMPORTANT – ACTIVATE YOUR CARD!** Call the number on the sticker attached to your card or go to [rbc.com/activate](https://www.rbc.com/activate).

If you have any questions, please call us at 1-800 ROYAL<sup>®</sup> 1-2 (1-800-769-2512).



Accessing  
your money



Security  
& protection



Insurance  
coverage



More  
value



More for  
your business



Important  
information

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Royal Bank

## ➤ Accessing your money

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Use your RBC Visa Business card to access funds anytime, anywhere<sup>1</sup>:

- Make purchases anywhere Visa cards are accepted, including online, by phone and at millions of retail locations worldwide.
- Set up pre-authorized payments for all your bills and enjoy the convenience of a single monthly payment.
- Access cash advances<sup>2</sup> of up to \$500 CAD per day (up to your available credit limit) at any ATM (automated teller machine) worldwide displaying the Visa logo.

To use the cash advance feature, your PIN (personal identification number) must be active. If it isn't already active, simply drop by your local RBC Royal Bank<sup>®</sup> branch and we will help you set it up.

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## ➤ Security and protection

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### Peace of mind

- **Lost or stolen card.** As soon as you realize your card is missing, call the Lost or Stolen Cards number. Be sure to identify yourself as an RBC Visa Business cardholder. The Card Centre will cancel your lost or stolen card and issue a replacement.
- **Zero Liability Protection** protects you from fraudulent charges, provided you have taken precautions as set out in your RBC Credit Card Agreement.
- **Contactless payments with Visa** are a fast, convenient, secure way to pay for small purchases.
- **Chip & PIN Security** helps protect you against counterfeiting and fraud.

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### Changing your PIN is simple

Your PIN is a key security feature of your transactions. You can change or reset it any time at any RBC Royal Bank branch or ATM.

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### Contactless payments with Visa

This contactless feature allows you to simply tap your card and go! With an embedded chip, your RBC credit card passes your payment details wirelessly – making checkout fast, easy and secure.

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## ➤ Valuable insurance coverage

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### Purchase Security<sup>3</sup>

Protects your purchases against loss, theft or damage for up to 90 days.

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### Extended Warranty Insurance<sup>3</sup>

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.

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Purchase Security and Extended Warranty Insurance are subject to policy terms and conditions. Please refer to your Certificate of Insurance for complete details regarding this coverage.

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## > More value

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### Drive away in style



#### Renting a car has never been more rewarding

When you rent from Hertz<sup>‡</sup>, enter the first 6 digits of your card number into the CDP ID field and you'll enjoy these additional perks:

- Up to 20% discount off the base rate (Canada and U.S. only)<sup>4</sup>
- And more!

#### Enrol in 3 easy steps:

1. Sign in to your RBC Online Banking account
2. On the RBC Offers page, click **Load Offer** for the Hertz Offer
3. Enter the first 6 digits of your card number into the CDP ID field when you book with Hertz

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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>5</sup> [rbc.com/rexall](https://www.rbc.com/rexall)



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### Enjoy unlimited \$0 delivery fees with DoorDash

Get a complimentary DashPass<sup>‡</sup> subscription from DoorDash<sup>‡</sup> for up to 3 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>6</sup> [rbc.com/doordash](https://www.rbc.com/doordash)



## ➤ More products for your business

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For additional advice and helpful information, we publish a series of guidebooks that will help you through all stages of your business growth. You'll find a wide range of topics such as marketing, financing, exporting and more – visit [rbc.com/business](http://rbc.com/business) today.

For information on the many business products and services we offer through RBC Royal Bank, please ask at any RBC branch, visit us at [rbc.com/business](http://rbc.com/business) or call 1-800 ROYAL 2-0 to speak to a Business Advisor.

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## ➤ Important information

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### RBC Royal Bank 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.



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<sup>1</sup> Hertz is a registered trademark of Hertz System, Inc. Be Well is a registered trademark of McKesson Canada Corporation. Used under licence. All other trademarks are the property of their respective owner(s).

<sup>2</sup> Access fees or transaction fees may apply.

<sup>3</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 Business Credit Card Agreement for more details.

<sup>4</sup> Coverage underwritten by RBC Insurance Company of Canada. All insurance is subject to limitations and exclusions. Please refer to the enclosed Certificate of Insurance for complete details regarding the insurance coverages on your card.

<sup>5</sup> The up to 20% discount rate applies to the base rate only (time and mileage charges) ("Discount") and is available at participating Hertz corporate locations in Canada and the U.S.. The Discount excludes taxes, tax reimbursements, fees, surcharges and optional service charges, such as refueling. You must enter the first 6 digits of your Eligible Avion Rewards Card in the CDP ID # field when making a booking to receive the Discount.

<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™, RBC Visa CreditLine for Small Business™, RBC Visa Business, 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 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 [letsbewell.ca/terms-conditions](http://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 Business card, you must subscribe to DashPass by adding your RBC Visa Business 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 Business 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 cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders on your RBC Visa Business 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 Business 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 Business 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 enrollment. This charge will be reversed in 3 to 5 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 Business 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).