

## Your moi RBC® Visa<sup>‡</sup> credit card

### Benefits guide

#### Earn Moi points everywhere on all your purchases

Welcome to the moi RBC Visa credit card. Earn valuable Moi points on all qualifying purchases from the grocery store to the gas station to online shopping and beyond.<sup>1</sup> Then redeem those points for products you already buy – like groceries, self-care items and more!<sup>2</sup>

#### Moi makes it easy to earn

**Earn 2 Moi points** for every \$1 spent on qualifying purchases made at participating Metro, Jean Coutu, Brunet and Première Moisson stores<sup>1</sup> – as well as for every \$1 spent on dining, gas and electric vehicle charging purchases<sup>3</sup> when you pay with your moi RBC Visa credit card.

**Earn 1 Moi point** for every \$1 spent on all other purchases, everywhere else, including at participating Super C stores.<sup>1</sup>



Overview



Redeeming points



Partner benefits



Protection





Additional features



Contact info

## Overview

Earn. Redeem. Enjoy.	Your moi RBC Visa credit card makes it easy to earn Moi points on all purchases – everywhere you already shop. <sup>1</sup> And it's even easier to redeem at your favourite participating stores. <sup>2</sup>
Earn 2X the points	<p>Earn <b>2 Moi points</b> for every \$1 spent on eligible purchases made at your favourite participating stores<sup>1</sup>:</p> <p> </p> <p> </p> <p>Simply swipe your Moi program card AND pay with your moi RBC Visa credit card.</p> <p><b>Plus, earn 2 Moi points</b> for every \$1 spent on:</p> <ul style="list-style-type: none"><li>▪ Dining</li><li>▪ Gas</li><li>▪ Electric vehicle charging purchases<sup>3</sup></li></ul>
Earn on so much more	<p>Earn <b>1 Moi point</b> for every \$1 spent on purchases made at Super C locations when paying with your moi RBC Visa credit card.<sup>1</sup></p> <p></p> <p><b>Plus, earn 1 Moi point</b> for every \$1 spent on all other purchases, everywhere else.<sup>1</sup></p>



## Moi makes it easy to redeem

Redeem points faster at checkout with your Moi card. Only 500 Moi points gets you \$4 off your in-store or online purchase, before taxes, at nearly 900 Metro, Super C, Première Moisson and Brunet stores in Quebec and Jean Coutu stores in Quebec, Ontario and New Brunswick.<sup>2</sup>

**To learn about all the ways you can redeem Moi points, visit [moiprogram.ca](https://moiprogram.ca).**



## Partner benefits

Get exclusive savings, perks and more with brands you love!



Go to [RBC Online Banking](#) regularly to discover your exclusive offers.

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Instant fuel savings at Petro-Canada locations



[Save 3¢/L on fuel](#)<sup>4</sup> PLUS earn 20% more Petro-Points<sup>‡</sup> at Petro-Canada<sup>‡4</sup> when you link your moi RBC Visa credit card to your Petro-Points card.



[Get 10% back](#) as a statement credit on your first \$250 of qualifying purchases and 5% back on the next \$1,250 of qualifying purchases<sup>5</sup> when you pay with your moi RBC Visa credit card at participating RONA, Réno-Dépôt and Lowe's stores in Canada or online.<sup>5</sup>

## Insurance and protection

moi RBC Visa cardholders enjoy special protection when it matters most.

### **Mobile Device Insurance**

When you purchase a new mobile device with your moi RBC Visa credit card, you'll get two years of coverage – up to \$1,000 – in the event your device is lost, stolen, accidentally damaged or experiences mechanical failure.<sup>6</sup>

### **Purchase Security and Extended Warranty Insurance**

Your moi RBC Visa credit card automatically protects eligible purchases against loss, theft or damage within 90 days of purchase.<sup>6</sup> It also doubles the manufacturer's original Canadian warranty by up to one additional year.<sup>6</sup> [See here for more details](#)





## Additional features

### Pay with your favourite mobile device

Add your personal RBC credit card to your mobile device or smart watch to make day-to-day purchases with just a tap. [Learn how](#)

### Credit card lock

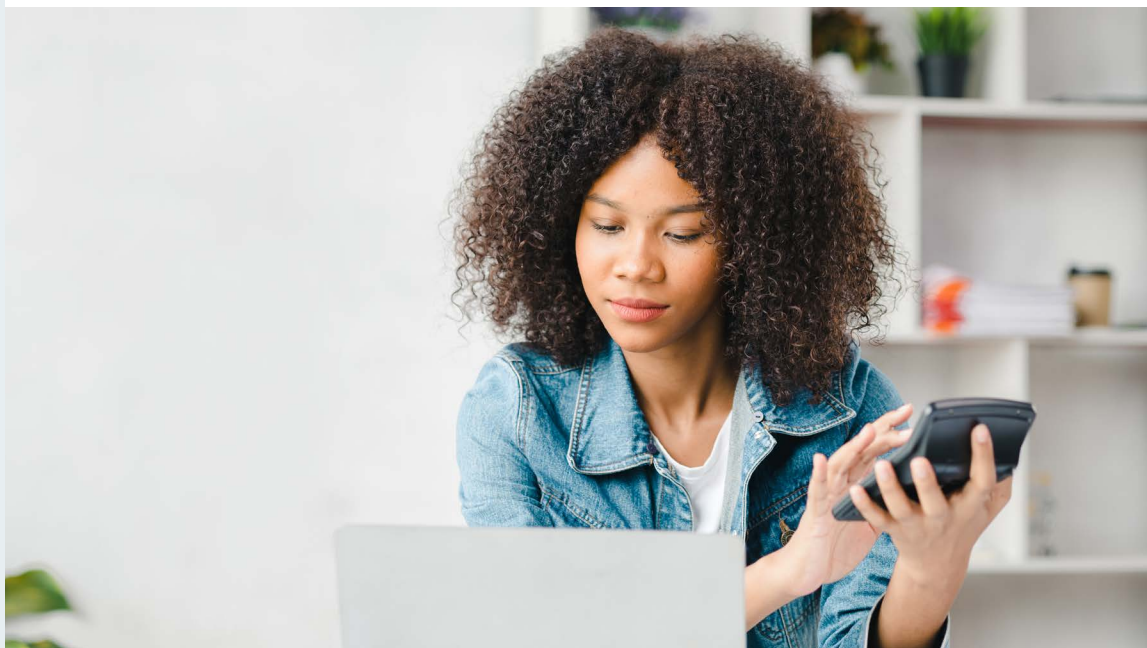
Misplaced your client card or credit card? Now you can [lock your card](#) directly from your phone using the RBC Mobile app.

### Optional add-on protection

Take advantage of all the benefits your credit card has to offer by adding optional services to protect your identity, your family and your credit card balance:

- [BalanceProtector® Max Insurance](#)
- [Credit & Identity Theft Protection](#)
- [Add-on Travel Insurance](#)

[Explore all optional add-on protection services](#)



## Contact 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)

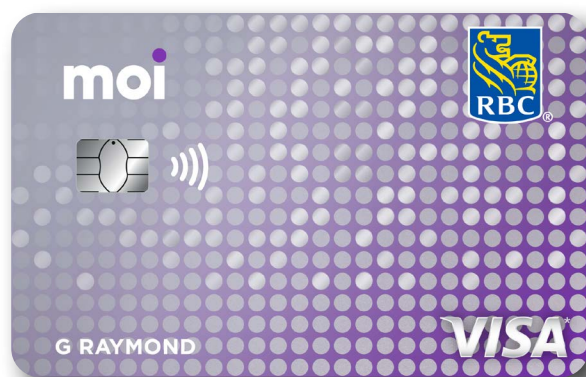
### **Moi customer care**

1-866-638-0020

[Help Center](#)

[moiprogram.ca](http://moiprogram.ca)

## A card packed with privileges



## Questions about your card?

Call 1-800 ROYAL 1-2 (1-800-769-2512)  
or call us collect at 416-974-7780.



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moi is a trademark of Metro inc.

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

<sup>1</sup> You will earn 1 Moi point for every \$1 spent on all purchases you make, including pre-authorized bill payment transactions, when you use your moi RBC Visa credit card to pay. Moi points are earned on net purchases only; they are not earned on cash advances (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.

You will earn 1 additional Moi point for every \$1 spent on qualifying purchases you make, before taxes, and any promotions in effect, in-store or online, at participating Metro, Première Moisson and Brunet stores in Quebec, and at participating Jean Coutu stores in Quebec, New Brunswick and Ontario (“Participating Locations”) when you swipe your Moi card and pay with your moi RBC Visa credit card. You will not earn 1 additional Moi point for every \$1 spent when you shop at Super C; you will however be eligible for bonus Moi points offers and other benefits, as available from time to time. Also, you will not earn 1 additional Moi point for every \$1 spent when you purchase any of the following products or services at Participating Locations: tobacco products, lottery tickets, public transportation tickets and passes, gift cards and other prepaid cards, stamps, postal services, dry cleaning, film and video game rentals, any deposit fees and eco-contributions, SAQ products, alcoholic beverages outside of the province of Quebec, order preparation and delivery charges, donations, utensils for ready to eat products, certain products offered on participating partner platforms, products offered through food waste reduction platforms, fragrance discovery gift sets, items linked to a fundraising campaign, prescription drugs, other medication and other pharmacy or healthcare-related products and services according to laws in place in each province, taxes, ecofees and any items excluded by Metro in the future or forbidden by law. Excluded products may vary by province and Metro reserves the right at all times to add or exclude, at its sole discretion, eligible items for Moi points. Metro also reserves the right to deduct the 1 additional Moi point/\$1 earned on returns and adjustments, whether the purchase was made in-store or online. Other terms and conditions apply. For complete terms and conditions that apply to the Moi program, please visit [moiprogram.ca](http://moiprogram.ca).

<sup>2</sup> To be able to redeem your moi points, you must have at least 500 moi points in your Moi account. If you do, you will be able to redeem a minimum of 500 moi points to get \$4 off your in-store or online transaction, before taxes, at participating Metro, Super C, Première Moisson and Brunet stores in Quebec, and at participating Jean Coutu stores in Quebec, New Brunswick and Ontario, provided the pre-tax value of the transaction is equal to or greater than that of the points being redeemed. If you wish to redeem more than 500 moi points in one transaction, you may only do so in increments of 125 points thereafter. 125 moi points = \$1 or as otherwise determined by Metro. Other conditions and restrictions apply. For complete terms and conditions that apply to the Moi program, please visit [moiprogram.ca](http://moiprogram.ca).

<sup>3</sup> You will earn 2 Moi points for every \$1 spent on Dining Purchases and Gas and Electric Vehicle Charging Purchases you make, after taxes, when you pay with your moi RBC Visa credit card at merchants that are classified by the following “Merchant Category Codes” (“MCCs”) by Visa:

- (i) “Eating Places and Restaurants” (MCC 5812), “Drinking Places (Alcoholic Beverages)” (MCC 5813) and “Fast Food Restaurants” (MCC 5814) are “Dining Purchases”;
- (ii) “Service Stations (With or without Ancillary Services)” (MCC 5541), “Automated Fuel Dispensers” (MCC 5542), “Electric Vehicle Charging” (MCC 5552) are “Gas and Electric Vehicle Charging Purchases”.

Each of these MCCs is an “Eligible MCC”.

Even though some merchants may sell meals, gas or allow you to charge your electric vehicle, purchases made at these merchants may not necessarily allow you to earn 2 Moi points for every \$1 spent if the merchant is not classified by an Eligible MCC by Visa. Also, a merchant that is not classified by an Eligible MCC may be located on the premises of a merchant that is classified by an Eligible MCC, in which case a purchase made at this merchant would not qualify as a Dining Purchase or as a Gas and Electric Vehicle Charging Purchase. Royal Bank of Canada (“RBC”) cannot guarantee that any merchant who sells meals, gas or allows you to charge your electric vehicle is classified by an Eligible MCC, and in no event will RBC be liable or responsible for any claims with respect to a purchase made at a merchant that is not classified by an Eligible MCC.



<sup>4</sup> To participate in this offer, you must have an RBC debit or credit card issued by Royal Bank of Canada (excluding RBC commercial credit cards) (“**RBC Card**”). You must be enrolled in RBC Online Banking or the RBC Mobile app in order to link your RBC Card to your Petro-Points card. Card linking may take up to two (2) business days to process before savings and bonus points can be applied to purchases. Once linked, your RBC Card (“**Linked RBC Card**”) acts as your Petro-Points card. You will automatically earn Petro-Points when you pay for qualifying purchases with your Linked RBC Card at Petro-Canada locations, and you do not need to swipe your Petro-Points card before you pay. You can redeem your Petro-Points at Petro-Canada using your Linked RBC Card.

Each time you use your Linked RBC Card to purchase any grade of gasoline, or diesel, at a Petro-Canada location, you will save three cents (\$0.03) per litre at the time of the transaction.

Each time you use your Linked RBC Card to pay for qualifying purchases at a Petro-Canada location, you will earn a bonus of twenty percent (20%) more Petro-Points than you would normally earn, in accordance with the Petro-Points terms and conditions available at [petro-canada.ca/en/personal/terms-and-conditions#petropoints](https://petro-canada.ca/en/personal/terms-and-conditions#petropoints).

Petro-Points are not awarded on tobacco products, vaping products, gift cards, transit tickets and taxes on non-petroleum purchases.

<sup>5</sup> For full program details visit [rbc.com/rona](https://rbc.com/rona), [rbc.com/lowes](https://rbc.com/lowes) or [rbc.com/renodepot](https://rbc.com/renodepot). This offer is not transferable. To take advantage of this offer, you must activate it by clicking the “Load Offer” button before you make your purchase.

Once the offer has been activated, you will receive a Statement Credit, calculated on the final price of your Qualifying Purchases after taxes and shipping fees at participating RONA, Lowe’s and Réno-Dépôt stores in Canada and at [rona.ca](https://rona.ca), [lowes.ca](https://lowes.ca), [renodepot.ca](https://renodepot.ca).

(“Qualifying Purchase”) with any RBC Royal Bank personal debit or credit card, other than an RBC US Dollar Visa card (“Eligible RBC Card”) to receive:

a) 10% in statement credits on the first \$250 in Qualifying Purchases, and

b) 5% in statement credits on Qualifying Purchases of \$250.01 - \$1,500 (collectively “Statement Credits”).

“Qualifying Purchase” is the final price of your purchases after taxes and shipping fees at participating RONA, Lowe’s and Réno-Dépôt stores in Canada and at [rona.ca](https://rona.ca), [lowes.ca](https://lowes.ca), [renodepot.ca](https://renodepot.ca) but excludes payments made through PayPal or Virtual Visa Debit for online orders, payments by gift cards and purchases of items that are out of stock or not ready for shipping within the Offer Period.

Royal Bank of Canada reserves the right to cancel, modify or withdraw this Offer at any time.

There is no minimum spend required. Statement credits are limited to the first \$1,500 of total spend during the Offer Period.

Please allow up to 30 days from the last day of the Offer Period, provided your debit or credit card account was in good standing at that time, for the Statement Credit to appear on the account statement tied to your Eligible RBC Card. Please note that if you paid for your Qualifying Purchase using an Eligible RBC Card that is a credit card, the Statement Credit will not be applied as a payment towards the balance of your credit card account.

This offer may be combined or used in conjunction with any other offers, but cannot be applied retroactively to previous purchases. Returns or price adjustments of your Qualifying Purchase may cancel your Statement Credit.

RONA inc., not Royal Bank of Canada (“RBC”), is responsible for the sales, returns and shipping terms and conditions applicable to your Qualifying Purchase. RBC reserves the right to cancel, modify or withdraw this offer at any time, even after you have activated it. For more details on the Offers program, please visit [rbc.com/offers](https://rbc.com/offers).

<sup>6</sup> Coverage underwritten by RBC Insurance Company of Canada.

All insurance is subject to limitations and exclusions. Please refer to the insurance certificates included in your printed Welcome Kit for complete details or online at [rbcroyalbank.com/credit-cards/cardholders/documentation.html](https://rbcroyalbank.com/credit-cards/cardholders/documentation.html).