

Your RBC® Visa® 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® 1-2 (1-800-769-2512).



Accessing
your money



Security
& protection



Insurance
coverage



Travel
services



More for
your business



Important
information



Royal Bank

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➤ Accessing your money

Use your RBC Visa Business card to access funds anytime, anywhere[†]:

- 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 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[®] branch and we will help you set it up.

> Security and protection

Security and protection

- **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[‡]** is a fast, convenient, secure way to pay for small purchases.
- **Chip & PIN Security** helps protect you against counterfeiting and fraud.

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.

Contactless payments with Visa[‡]

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

➤ Valuable insurance coverage

Purchase Security¹

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

Extended Warranty Insurance¹

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.

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.

For questions or claims, contact [Assured Assistance toll-free](#).

➤ Travel services

Assured Assistance²

Assured Assistance provides assistance when you travel outside your province of residence, including:

- Emergency cash advances and airline tickets
 - Free emergency message service when cell coverage or email is unavailable
 - Prescription medicines
 - Valuable documents
 - Legal and bail help
 - Pre-trip assistance planning
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For more information, please call Assured Assistance at 1-800-533-2778, 24 hours a day, 7 days a week. Outside Canada or the U.S., call collect: 905-816-2584.

➤ More products for your business

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 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 or call 1-800 ROYAL 2-0 to speak to a Business Advisor.

➤ Important information

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.

Assured Assistance

For assistance with any of the travel benefits and insurances listed in this guide:

In Canada/U.S.:

1-800-533-2778

Outside Canada/U.S. call collect:

905-816-2581

TDD/TTY:

1-800 ROYAL 1-8 (1-800-769-2518)



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

† Access fees or transaction fees may apply.

* 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.

‡ Coverage underwritten by Aviva General Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

‡ Assured Assistance Inc. cannot accept responsibility for the actual performance of any person or company made available to assist you.

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.