

Your RBC® Visa[‡] CreditLine for Small Business™

Benefits Guide



Thank you for choosing the **RBC Visa CreditLine for Small Business card**. It gives you the functionality and low, competitive interest rate of a line of credit combined with the convenience of a credit card. It also earns you RBC Rewards® points on all your purchases¹ — points you can redeem for an outstanding range of rewards.

IMPORTANT – ACTIVATE YOUR CARD! Call the number on the sticker attached to your card or go to rbc.com/activate.

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



Card
overview



Earning
points



Redeeming
points



Security
& protection



Easier
management



Online
Banking



Important
information



Royal Bank

[View Legal Disclaimers](#)

> Quick card overview

Earn



- 1 RBC Rewards point for every \$2 CAD in purchases you spend on your card¹
 - RBC Rewards points don't expire²
-

Insurance

- Purchase Security and Extended Warranty Insurance³
 - Optional Life and Disability Insurance⁴
-

Additional benefits

- Convenient and secure contactless payments with Visa
 - Quick and safe eStatements
-

Annual fee

\$0



➤ RBC Rewards for your business

Earn RBC Rewards points with every purchase

From office supplies to client lunches, you earn RBC Rewards points on all your RBC Visa CreditLine for Small Business purchases.¹

Your RBC Rewards points add up quickly

- Earn 1 RBC Rewards point for every \$2 CAD in purchases.¹
- Earn bonus RBC Rewards points when you book travel with Carlson Wagonlit Travel^{‡,5}
- Earn bonus points when you rent a vehicle using your Visa CreditLine for Small Business card at participating Thrifty Car Rental locations in Canada.⁶

Visit rbcrewards.com/earn for more information.

Track your points balance any time

- Click on RBC Rewards from the RBC Online Banking menu
- Log on at rbcrewards.com
- Check your monthly statement or call 1-800 ROYAL 1-2 (1-800-769-2512)

Save 3c/L on gas at Petro-Canada[‡] every time⁷

Save money on everyday operating costs like gas, plus earn 20% more Petro-Points[‡] and RBC Rewards points when you link your RBC card to a Petro-Points card.⁸

[Link your card](#)



RBC Offers

Sign in with your business account to see your offers from great brands. Load offers to get cash savings or bonus RBC Rewards points on business spend.

[Learn more](#)

➤ Making the most of RBC Rewards points

You can use your RBC Rewards points to reward employees, purchase office supplies or pamper yourself. Choose from:

Travel rewards

Every 100 RBC Rewards points you redeem is worth \$1 CAD toward flights, cruises, tours, vacation packages, hotel accommodations, car rentals and more.

So easy to book travel

Use our online tool to [book travel rewards](#) instantly. You can also call RBC Travel Rewards to book by phone at 1-877-636-2870.

Payback with Points

Payback with Points⁹ lets you use your points to make payments toward your card balance.

Brand-name merchandise rewards

From business accessories to laptops, golf clubs and more,¹⁰ the RBC Rewards program offers brand-name merchandise rewards that are great for business.

Convenient gift cards/certificates

Choose from select e-certificates, plus more than 50 gift cards/certificates, starting at just 3,000 RBC Rewards points.¹⁰

➤ Making the most of RBC Rewards points

RBC Financial Rewards

Redeem your points for RBC Financial Rewards® vouchers and use them to pay down debts faster or contribute to a Registered Retirement Savings Plan (RRSP), Registered Education Savings Plan (RESP) or Tax-Free Savings Account (TFSA). Find out more at rbcrewards.com/financialrewards.

Redemptions start at a minimum of 12,000 RBC Rewards points for a \$100 RBC Financial Rewards voucher. After that, for each additional 3,000 RBC Rewards points you redeem, you will receive a \$25 RBC Financial Rewards¹¹ voucher.

Donate your points and make a difference

You can donate your points as a monetary contribution to your choice of three registered charitable organizations:

- Hope Air[‡], arranging free air transportation for Canadians who are sick and in financial need
- Own the Podium[‡], a registered charity that helps support the Canadian Olympic Team
- Ronald McDonald House[‡], a home away from home for families of children in hospital

For the RBC Rewards online catalogue and complete terms and conditions, visit rbcrewards.com.

[How to redeem for RBC Rewards](#)

➤ Security and protection

Assured Assistance¹²

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

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.

Insurance

[Purchase Security³](#) protects your purchases against loss, theft or damage for up to 90 days.

[Extended Warranty Insurance³](#) doubles the manufacturer's original Canadian warranty for up to one extra year.

[Zero Liability Protection](#) protects you from fraudulent charges, provided you have taken precautions as set out in your RBC Credit Card Agreement.

[Optional Life and Disability Insurance⁴](#) helps you plan for the unexpected and manage your business debt affordably with no health questions.

➤ Making business finances easy to manage

Access to funds when you need them

- Cash advances¹³ of up to \$1,000 CAD per day (up to your available credit limit) from any ATM worldwide displaying the Visa logo
 - Direct withdrawals from your line of credit at more than one million ATMs worldwide using your Client Card 4-digit personal identification number (PIN)
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eStatements – the quickest, safest way to view your monthly statements

Enrol in eStatements and enjoy:

- Convenience. You'll get an email reminder when your new eStatement is ready to view online each month. Plus you can easily access every transaction in your account any time through RBC Online Banking.
 - Easy printing. Your eStatement looks exactly like your paper statement and, with a click of the button, you can print it any time.
 - Statement archiving. Your eStatements are archived for up to seven years, so you can look up or print past ones any time.
 - Environmental benefits. Save your eStatement to your computer instead of printing it on paper.
 - Control. You can switch back to paper statements quickly and easily any time.
 - Free switching. It costs you nothing to switch to eStatements.
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➤ RBC Online Banking

Simple and secure

- Pay bills any time of day.
 - Make payments on existing loans.
 - Manage your business finances using our financial tools and calculators, including an online cash-flow tool for business owners.
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Flexible payment options

- Make the minimum required monthly payment as shown on your monthly statement.
 - Pre-set a monthly payment amount that is greater than the minimum required monthly payment.
 - Pay the entire balance.
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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.

Easy ways to pay

Pay by mail, at any RBC branch, through any RBC ATM, RBC Telephone Banking or RBC Online Banking no later than the payment due date indicated on your Visa statement. Payments made by mail are credited when they are received at your branch. Payments made in person or by telephone through RBC Royal Bank[®] are credited within two business days. Payments made at other financial institutions can take up to four days to be credited to your account.

You can also have your RBC Royal Bank credit card minimum payment or full monthly payment automatically withdrawn from your RBC Royal Bank bank account or your bank account at any Canadian financial institution. Payments will always be withdrawn on the statement due date, and you will continue to receive a monthly statement.

To learn more, go to [rbc.com/waystopay](https://www.rbc.com/waystopay).

To register or for more information, please visit [rbcroyalbank.com/signup](https://www.rbcroyalbank.com/signup) or call 1-800 ROYAL 5-5 (1-800-769-2555).

➤ 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 the travel insurance coverages 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)

RBC Rewards

To redeem your points for travel, visit rbcrewards.com/travel or call 1-877-636-2870

- Monday – Friday, 7 a.m. to midnight ET
- Saturday – Sunday, 7 a.m. to 9 p.m. ET

To redeem your points for merchandise, gift cards/certificates, RBC Financial Rewards vouchers, or to donate to a charity, call 1-800 ROYAL 1-2 (1-800-769-2512) or go to rbcrewards.com.

To increase your credit limit, call 1-800 ROYAL 2-0 and talk to a Business Advisor today.



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

¹ 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.

² RBC Rewards points will be cancelled if they remain unredeemed within ninety (90) days after the termination of the RBC Rewards program or after you voluntarily close your RBC Royal Bank credit card account.

³ Coverage underwritten by Aviva General Insurance Company in the province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

⁴ This creditor's group insurance is provided by American Bankers Life Assurance Company of Florida and is subject to provincial sales tax if applicable. It is available to cardholders at least 18 years of age and under 65 years of age who are Canadian residents. Please note that all benefits described herein are subject to exclusions and limitations. Please refer to your Certificate of Insurance for the details of your coverage and for other information regarding privacy and confidentiality of personal information as it relates to your insurance products.

⁵ Bonus RBC Rewards points are awarded per dollar spent on qualifying purchases made at any Canadian Carlson Wagonlit Travel ("CWT") location using your eligible RBC Royal Bank credit card and/or your RBC Rewards points. Bonus points are awarded by CWT and are in addition to the standard RBC Rewards points you earn per dollar when you pay with your eligible credit card. Bonus points are not awarded on taxes, service charges, surcharges, purchases made under the CWT Corporate Travel Agreement or when booking non-preferred suppliers. Other conditions and restrictions apply. CWT, not Royal Bank of Canada, is responsible for the CWT program. For more details, visit rbcrewards.com/cwt/details.

⁶ Additional RBC Rewards points are awarded per dollar spent on qualifying rentals made at participating Canadian locations only, up to a maximum of 500 additional points per rental, in addition to the standard RBC Rewards points you earn per dollar spent when you pay with your RBC Royal Bank credit card. Some conditions and restrictions apply. Thrifty Car Rental, not Royal Bank of Canada, is responsible for the Thrifty Car Rental program. For more details, visit rbcrewards.com/thrifty.

⁷ To participate in this offer, you must have an RBC debit or credit card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("RBC Card"). RBC business clients will only be able to link up to two (2) business credit cards and one (1) business debit card to a Petro-Points 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. A linked RBC Card means an RBC Card linked to a Petro-Points Account. Your 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.

⁸ 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 normally earn, in accordance with the Petro-Points terms and conditions available at petro-canada.ca/en/personal/terms-conditions. Petro-Points are not awarded on tobacco products, vaping products, gift cards, transit tickets and taxes on non-petroleum purchases. Only certain RBC credit cards earn RBC Rewards points. Each time you use your linked RBC Card that earns RBC Rewards points to pay for purchases at a 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 at rbcrewards.com/#/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.

⁹ Please note that 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. Redemptions are final and cannot be cancelled or reversed once submitted. For complete details visit rbcrewards.com.

¹⁰ All rewards are subject to availability. Point redemption values may fluctuate. For complete terms, conditions and restrictions that apply to the RBC Rewards program, as well as for current point redemption values, please visit rbcrewards.com or call 1-800 ROYAL 1-2 (1-800-769-2512).

¹¹ 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.

¹² Assured Assistance Inc., or Royal Bank of Canada, cannot accept responsibility for the actual performance of any person or company made available to assist you.

¹³ Cash advances, including cash withdrawals from an ATM, can be made up to your available credit and daily limits. Cash advance fees may apply depending on the type of cash advance. Please refer to your RBC Business Credit Card Agreement for more details.

Insurance benefits are available to Canadian residents only.

All insurance is subject to limitations and exclusions. Please refer to the Certificate of Insurance included in this kit for complete details.

For complete terms and conditions of the RBC Rewards program, please visit rbcrewards.com.