

Additional benefits

The RBC Rewards Visa Platinum Business card is the perfect complement to your lifestyle, offering a range of added services.

Concierge Service

Your RBC Rewards Visa Platinum Business card gives you access to the prestigious Concierge Service from anywhere in the world. One call puts you in touch with the concierge, who will save you time and stress by arranging for restaurant reservations, entertainment bookings, event tickets, a unique gift for a client, travel bookings and more.*

Emergency card replacement

In the course of your travels, if your card is lost or stolen, you may have it replaced and sent to you almost anywhere.

Emergency cash advance

Should your card be lost or stolen while travelling, you can promptly be provided with emergency funds. Emergency funds will be charged to your account as a cash advance.

Exclusive offers

Enjoy an array of merchant offers and experiences, including discounts at luxury hotels and car rental companies. Visit business.visa.com for more details.

Travel Assistance Services

Before travelling

Receive information about destinations, ATM locations, exchange rates, passport and visa requirements, health requirements and immunizations.

During travel

Enjoy the following benefits:

Medical assistance: Information about, and access to, physicians, dentists and local hospitals.

Emergency legal assistance: Referrals to attorneys, embassies and consulates if you need legal counselling.

Emergency transportation assistance: In a medical emergency, assistance in making the necessary arrangements for emergency transportation to your home or the nearest medical centre.

Prescriptions: Assistance in the purchase of medication for which you already have a prescription. Your doctor will be contacted and the necessary arrangements will be made so you can pick up your prescription at a nearby pharmacy. The cost of filling the prescription and any courier charges will be processed as a purchase paid with money from your account.

Important information

RBC ROYAL BANK CUSTOMER SERVICE

Card inquiries and information

Dutch Caribbean

Aruba Tel: (297) 588-0101
Curacao Tel: (5999) 763-8438
Bonaire Tel: (599) 717-4500
St. Maarten Tel: +1 (721) 546-7288
Saba Tel: +1 (721) 546-7288

The Bahamas Islands

Tel: 242-326-CARD (2273)

Barbados

Tel: 1-888-847-5803
International Use: 1-800-796-0021, 1-800-292-7791 or 1-242-326-2273

Cayman Islands and Turks & Caicos Islands

Tel: 1-888-847-5803

Trinidad and Tobago

Tel: 800-1RBC (722)
International Use: 1-868-625-1083 or 1-868-625-4722

24-Hour Emergency Service

Visa Assistance Centre Tel: 1-800-396-9665
Outside Canada & USA (collect) Tel: 303-967-1098

RBC Rewards

For more information on the terms and conditions of the RBC Rewards programme or to redeem your RBC Rewards points, visit RBCrewardscaribbean.com or call us at one of the numbers listed above.

Pooling your points

To pool your RBC Rewards points or to set up additional cardholders to redeem from your account, visit your local branch or call your Account Manager.

Insurance coverage

For more information on the insurance coverage terms and conditions, or information on how to make a claim, visit visa.com/benefitsportal.

© / ™ Trademark(s) of Royal Bank of Canada. Used under licence.

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

▲ Some restrictions may apply. For terms and conditions associated with the RBC Rewards programme, please visit RBCrewardscaribbean.com.

† All insurance is subject to limitations and exclusions. For details please visit visa.com/benefitsportal.

* You are responsible for the cost of goods and services acquired or provided by the Concierge Service. All costs will be charged directly to your RBC Rewards Visa Platinum Business card. We are not responsible for the actual performance of any person, company or product made available to you through the Concierge Service.



Royal Bank

BENEFITS GUIDE

RBC Rewards™ Visa‡
Platinum Business

A credit card
that rewards
your business



Royal Bank

Enjoy the prestige and rewards of Platinum

Congratulations on becoming an RBC Rewards Visa Platinum Business cardholder. This premium business rewards credit card has been created for those who want the most for their business spending.

You will earn RBC Rewards points with every dollar you spend on the card[▲] — points you can redeem for a wide range of valuable rewards, from free travel to gift cards. Your card also gives you the flexibility to handle all your business expenses efficiently and conveniently, while providing valuable insurance coverages and a host of luxury extras.

Wherever your business takes you, you can count on your RBC Rewards Visa Platinum Business card.

QUICK CARD OVERVIEW

RBC Rewards	<ul style="list-style-type: none"> 1 RBC Rewards point for every \$1 USD or local equivalent you spend with your card[▲]
Insurance	<ul style="list-style-type: none"> International Emergency Medical Services[†] Auto Rental Insurance[†] Travel Accident Insurance[†] Purchase Insurance[†]
Additional Benefits	<ul style="list-style-type: none"> Complimentary Concierge Service[*] Travel Assistance Services

Special Avis[‡] & Budget[‡] offer — Get up to 20% off car rentals

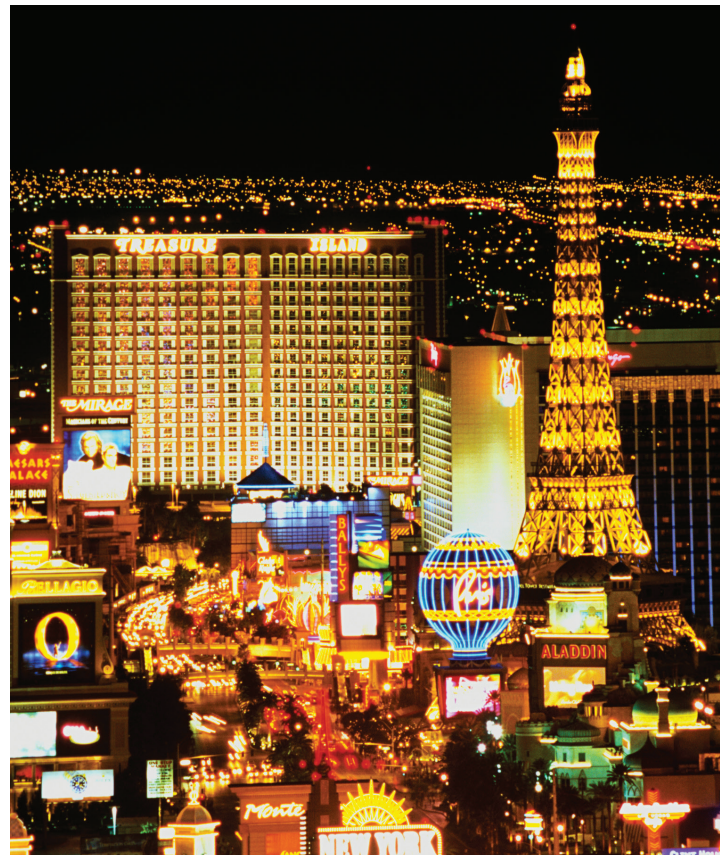
Use your RBC Royal Bank[®] Visa card to get up to 20% off car rentals in North America, Latin America and the Caribbean (excludes domestic rentals in country).

Book online at avis-int.com/rbcroyalbank or budget-int.com/rbcroyalbank.

Earning RBC Rewards points is simple

With your RBC Rewards Visa Platinum Business card, you'll earn RBC Rewards points every time you make a purchase with your card[▲] — in-store and online.

- Earn 1 RBC Rewards point for every \$1 USD or local equivalent you spend with your card.[▲]
- Combine your RBC Rewards account with your other accounts in the RBC Rewards programme or roll up your employees' RBC Rewards points to your own RBC Rewards account.[▲] You decide who can redeem from the pool of your RBC Rewards points. Ask your local branch or account manager to set up a pool for your business accounts.



Your points, your rewards

Redeeming your points couldn't be easier or more rewarding. From free travel to gift cards to cash-back credit, the RBC Rewards programme has what you want.



Unrestricted travel[▲]

Fly ANY airline, ANY flight, ANY time, with no hidden fees, blackout dates or seat restrictions. Your redemption can even include taxes and fees. Choose from two redemption options:

My Way rewards travel credit

Book through any travel website, local travel agency, airline or travel supplier and pay using your RBC Rewards Visa Platinum Business card. When the charge appears on your account, redeem your points towards the cost of the trip.

Traditional travel

Redeem for air travel, cruises, hotels, car rentals and more by visiting our RBC Rewards website, or call to speak with one of our agents.



Valuable E-Gift Cards[▲]

With E-Gift cards starting at just 3,000 RBC Rewards points, you can get what you want sooner. Simply redeem your RBC Rewards points for gift cards, from a vast array of retailers, that you can use online or in person. For a list of participating retailers, visit RBCrewardsaribbean.com.



Use your points like cash[▲]

Turn your RBC Rewards points into a cash-back credit that will be applied to your credit card account balance.

Travel knowing you're covered

When you charge the full travel fare, transportation cost or vehicle rental cost to your RBC Rewards Visa Platinum Business card or use your RBC Rewards points, you are covered for:

International Emergency Medical Services[†]
Worldwide protection against accidents or medical emergencies that happen outside of your country of residence, or the country where the card was issued, up to \$150,000 USD per beneficiary. You must issue a travel certificate at visa.com/benefitsportal prior to your trip to be covered. This protection covers trips of up to 60 consecutive days, and you will have up to 30 days to open a claim case.

Auto Rental Insurance[†]

Save by declining the Collision Damage Waiver and Loss Damage Waiver (CDW and LDW) protection offered by the car rental company. This coverage is available worldwide (maximum coverage of 31 consecutive days) and includes collision, theft, loss, fire and vandalism of a rental vehicle, up to the rental vehicle's actual cash value plus valid loss-of-use charges.

Travel Accident Insurance[†]

When travelling on a common carrier (a vehicle commercially licensed for the transport of paying passengers), you are automatically covered for up to \$500,000 in the event of a covered accidental death or dismemberment.

Purchase protection benefits[†]

- Price Protection: Up to \$2,000 USD per account per year
- Purchase Protection: Up to \$25,000 USD per account per year
- Extended Warranty: Up to \$10,000 USD per account per year

For details, visit visa.com/benefitsportal.