

## Even more benefits with additional cards for your employees

Want more control over travel and business-related spending? Provide your employees with an RBC Caribbean Airlines Visa Business Platinum card. By having a single credit limit for multiple cards, you can effectively manage your employee expenses and spending as well as limit your credit exposure.

Consolidate all employee card spending in one account and earn Caribbean Miles faster.◇

## Additional benefits

**The RBC Caribbean Airlines Visa Business Platinum card is the perfect complement to your business, offering a range of added services.**

### Concierge Service

Your RBC Caribbean Airlines Visa Business Platinum card gives you access to a 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, 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.

**For further details, visit <http://business.visa.com>.**

## 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 if you need legal counselling. Referrals to embassies and consulates are also available for other urgent assistance.

**Emergency transportation assistance:** In a medical emergency, assistance in making 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.

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▲ Some restrictions may apply.

† All insurance is subject to limitations and exclusions. For details please visit [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal).

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

▲ RBC Royal Bank is not affiliated with SkyBox; this is a partnership between Visa and SkyBox. RBC Royal Bank is not responsible for SkyBox's service (including, without limitation, delivery times or quality of service), any fees or expenses payable in respect of SkyBox's service or the proper functioning of SkyBox's website. Any questions or complaints regarding SkyBox's service should be directed solely to SkyBox Inc.

◇ Caribbean Miles earned on all consolidated purchases will only be credited to the account of the primary cardholder.

\*\* Welcome bonus miles is a one-time offer. Welcome bonus miles may change from time to time during campaign periods. You will receive 5,000 Caribbean Miles upon receiving your RBC Caribbean Airlines Visa Business Platinum credit card. We reserve the right to withdraw this offer at any time. This offer may not be combined or used in conjunction with any other offer. A maximum of 5,000 Caribbean Miles will be awarded per account.

## Important information

### RBC ROYAL BANK CUSTOMER SERVICE

#### Card inquiries and information

##### Trinidad and Tobago

Tel: 1-868-672-1VIP (1847) or 800-ABMS (2267)

##### 24-Hour Emergency Service

Visa Assistance Centre Tel: 1-800-396-9665

Outside Canada & USA (collect) Tel: 303-967-1098

#### Caribbean Miles

For more information on the Caribbean Miles programme, visit [www.caribbean-airlines.com](http://www.caribbean-airlines.com).

#### Insurance coverage

For more information on the insurance coverage terms and conditions, or information on how to make a claim, visit [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal).

Royal Bank



## BENEFITS GUIDE

RBC® Caribbean Airlines Visa<sup>†</sup>  
Business Platinum Credit Card

Welcome to  
a world of  
possibility



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## A world of possibility

**Congratulations on becoming an RBC Caribbean Airlines Visa Business Platinum cardholder. This premium business card, combining the ability to earn unlimited miles and exclusive travel benefits, is your perfect business partner.**

You will earn Caribbean Miles with every dollar you spend on the card<sup>▲</sup> — miles you can redeem for free travel or upgrades on Caribbean Airlines. Your RBC Caribbean Airlines Visa Business Platinum credit card is the perfect choice, offering convenience, flexibility and protection.

Whatever you seek to experience — shopping, fine dining, travel — your RBC Caribbean Airlines Visa Business Platinum card will open the door to a world of privilege.

### QUICK CARD OVERVIEW

<b>Caribbean Miles</b>	<ul style="list-style-type: none"><li>Continually earn Caribbean Miles with NO ceiling on miles</li></ul>
<b>Insurance</b>	<ul style="list-style-type: none"><li>International Emergency Medical Services<sup>†</sup></li><li>Auto Rental Insurance<sup>†</sup></li><li>Travel Accident Insurance<sup>†</sup></li><li>Purchase Insurance<sup>†</sup></li></ul>
<b>Additional Benefits</b>	<ul style="list-style-type: none"><li>Chip &amp; PIN technology for enhanced security</li><li>Complimentary Concierge Service*</li><li>Travel Assistance Services</li></ul>

### A special offer from Visa and SkyBox<sup>®</sup> for discounts on shipments from the United States — [www.skybox.net/visavip/eng](http://www.skybox.net/visavip/eng)

- Two years of free membership
- Free consolidation services
- Discounted shipping rates from the United States

### Special Avis<sup>†</sup> offer — Get up to 20% off car rentals & free upgrades

Use your RBC Caribbean Airlines Visa Business Platinum card to get up to 20% off car rentals and enjoy free upgrades in the USA, the Caribbean, Latin America, Canada, even Europe.

Book online at [www.avis.com/rbclac](http://www.avis.com/rbclac) using the Avis Discount Number – AWD J072300. For upgrades on the reservation use Coupon UUWA039.

### Welcome Bonus Caribbean Miles

- Book your first trip faster with 5,000 welcome bonus miles.\*\*
- Receive 5,000 Caribbean Miles upon approval of your RBC Caribbean Airlines Visa Business Platinum card.

## Earning Caribbean Miles couldn't be easier.

**With your RBC Caribbean Airlines Visa Business Platinum card, you'll earn Caribbean Miles every time you make a purchase with your card<sup>▲</sup> — in-store and online. You can reward yourself just by using your card.**

- Earn miles at a rate of 1 mile for \$1 USD or TTD equivalent on net purchases.
- There is NO ceiling on miles, so you can continue to earn more and more miles year after year.
- Miles are redeemable for travel or upgrades on Caribbean Airlines (subject to miles seat availability, as solely determined by Caribbean Airlines).
- Miles do not expire, on the condition that you earn Caribbean Miles or make purchases with your RBC Caribbean Airlines Visa Business Platinum credit card at least once every three years.
- Get additional miles when you fly with Caribbean Airlines. Learn more at [www.caribbean-airlines.com](http://www.caribbean-airlines.com).



## Access to funds whenever you need it, wherever you are.

**You can use your RBC Caribbean Airlines Visa Business Platinum credit card to access funds anytime, anywhere, through several convenient options:**

- Shop anywhere in the world Visa cards are accepted, including online, by phone and at over 42 million locations worldwide in 200 countries.
- Use RBC Online Banking or Mobile Banking to view your credit card balances, transactions and eStatements (where applicable), make payments (get immediate access to the funds), pay bills and much more.
- Set up bill payments for all your bills and enjoy the convenience of a single monthly payment using your RBC Caribbean Airlines Visa Business Platinum credit card.
- Access cash advances at any ATM worldwide displaying the Visa logo.

## Helping you shop with confidence.

**Your RBC Caribbean Airlines Visa Business Platinum credit card's insurance coverage can help you shop more confidently.**

### Purchase protection benefits<sup>†</sup>

- 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.

To view your insurance benefit information from anywhere in the world — or create and track a claim — visit [www.visa.com/benefitsportal](http://www.visa.com/benefitsportal).

## Travel knowing you're covered.

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

### International emergency medical services<sup>†</sup>

You, your spouse and dependent children under 23 years of age will each be automatically covered worldwide for the Usual Reasonable and Customary Charges for Covered Medical Expenses, up to \$50,000 USD, and Emergency Evacuation, up to \$100,000 USD, in the event of a serious injury or sickness that occurs during the course of a covered trip outside of your country of residence. A covered trip cannot exceed 60 days.

### Auto Rental Insurance<sup>†</sup>

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<sup>†</sup>

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.

**For further details, visit <http://business.visa.com>.**