



RBC Royal Bank Visa Business Debit International

Benefits Guide

Seamless payments.
Enhanced protection. Stronger business.

Your RBC Royal Bank™ Visa® Business Debit International card is more than a way to pay. From protecting purchases to extending warranties, your card goes beyond convenience to offer security and value, at home and abroad.



*An Essential Part of
Your Business Solution*

-  Purchase Protections
-  Business Safeguards
-  Visa Benefits Center
-  Contact information

[View Legal Disclaimers](#)



Royal Bank

Purchase Protections¹

Visa Purchase Protection – Up to US\$ 1,500 per claim / US\$ 3,000 annually

Keep your business moving – your purchases are covered.

When you shop with the RBC Royal Bank Visa Business Debit International card, eligible items may be protected against theft or accidental damage for up to 180 days after purchase. From laptops to office equipment, your business assets are safeguarded so you can focus on what matters most.

Visa Extended Warranty – Up to one (1) additional year (US\$ 1,000 – US\$ 5,000)

Double the coverage, at no extra cost.

When eligible items are purchased with an original manufacturer's warranty of 3 months to 3 years, the warranty may be extended by up to 1 additional year. This means fewer unexpected replacement costs on business-critical tools, technology and equipment.

Visa Price Protection – Up to US\$ 1,000 per claim

Pay with confidence.

When eligible items are purchased with the RBC Royal Bank Visa Business Debit International card and later find the exact product at a lower cost, you may be refunded the difference.

Terms and conditions apply.



Business Safeguards¹

Visa Legal Protection – Up to US\$ 3,000

Business doesn't stop for the unexpected.

In rare cases where you may face legal expenses tied to business travel or transactions, the RBC Royal Bank Visa Business Debit International card may provide coverage¹.

Visa Business Liability Waiver – Up to US\$ 10,000 Protection against unauthorized use.

If an employee or authorized user makes certain unauthorized business purchases, the Business Liability Waiver may help protect the company against losses. This safeguard may ensure operations and finances, remain secure.

Visa Purchase Alerts – Free, Real-Time Monitoring Receive instant notifications each time the card is used.

Signing up for [Visa Purchase Alerts](#) made easy:

- Step 1: Check to see if the Visa account is eligible
- Step 2: Register the business's email to receive Alerts²
- Step 3: Choose the notification triggers that match your needs



Visa Benefits Center'

How to File a Claim

Making a claim is simple:

- **Step 1:** Go online – Visit the Visa Benefits Portal
- **Step 2:** Submit the claim – Select the benefit type, complete the claim form and upload the required documents (receipts, invoices, warranties or reports).
- **Step 3:** Track and receive – Monitor the progress of our claim and receive the reimbursement or coverage in line with the program terms.

For assistance you can also contact the regional Visa Benefits Center via chat on visa.com/benefitsportal or call the Client Advice Centre number on the back of your card.

It is recommended to submit claims as soon as possible. Timeframes vary by benefit, but most require claims within 30-45 days of the incident.



Contact information

To find out more information about RBC Visa Debit Business cards:

- Call or visit your nearest RBC Royal Bank branch
- Or visit [rbc.com/caribbean](https://www.rbc.com/caribbean)



Important

¹ Benefits apply when eligible items are purchased in full with the RBC Royal Bank Business Debit International card. Coverage is underwritten by Visa's insurance partners and may vary by market. It is subject to program terms, conditions and claim limits. Claims must be submitted within the timeframes outlined in each benefit's Terms and Conditions available on the Visa Benefits Portal.

- ² Applies only to transactions processed through Visa. Does not apply to:
- Transactions done locally at RBC terminals
 - Transactions done with debit cards locally

Disclaimer

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