

# CREDIT CARD REWARDS

THE GLOBE AND MAIL

WEDNESDAY, JUNE 21, 2017



## Take control of your travel rewards

The travel rewards landscape is changing. Are you being rewarded for your loyalty?

The only constant in life is change. Or at least, that's what most travel rewards programs would have you believe. Change can be good, but when it affects the value you're getting from your program, it might be time to rethink your loyalty.

Most Canadians join a travel rewards program because they want their everyday purchases to add up to something big – like a trip to Europe, or a relaxing vacation in the Caribbean. What they don't want is to look at their flight options after saving their points for years, only to find it's probably easier to sail there.

Canadians want more control over their travel rewards. The disruption happening in today's loyalty market lessens that control and causes a great deal of uncertainty. Travel rewards programs should help Canadians get the most out of their rewards, and they shouldn't be questioning the value of their points and the program they're in.

"Our clients' expectations are evolving with the credit card and rewards landscape, which is why it's more important than ever to provide personalized, flexible and innovative products to meet their needs. Clients should be asking what they're getting from their loyalty program – are they earning points and getting redemptions they actually want?" says Jacqueline Calisto, vice president, loyalty and rewards, RBC. "We offer our clients rich travel rewards through our RBC Rewards program, as well as the flexibility to redeem for other rewards, which is why we are consistently rated among the best travel rewards cards and in overall satisfaction. We want our customers to use their rewards with confidence and certainty and not worry about missing out on the experiences they deserve."

A customer's travel rewards experience starts long before their next adventure. From dreaming, to booking, to checking in at the airport, they deserve a program that digitally connects them to their rewards, and ensures they don't encounter restrictions. Customers expect easy access to their rewards program, particularly when embedding it into their everyday lives. Convenient solutions like the RBC Rewards Mobile App provides clients with a secure way to explore, shop and redeem their points for rewards that meet their needs, travel or otherwise.

"The changes shaping the rewards space today directly impact the experiences customers are expecting from their program. RBC continuously invests in product innovation and technology to increase value to our

**'I have used my RBC Rewards points for several flights and hotels, and without a doubt, it is the least complicated travel rewards program available. Last August I travelled to Italy and after touring around northern Italy, I travelled to Austria and flew back to Toronto, all using my points.'**

**Lisa Malfatti,**  
RBC Avion client

**'I love being an Avioner. Through the points I've collected with my Avion card I have booked several flights for an upcoming trip around the world. I will be travelling for a year and using my Avion card, on everything from flights and hotels, to car rentals and other accommodations.'**

**George Boutsalis,**  
RBC Avion client



customers," continued Ms. Calisto. "More than 85 per cent of point redemptions are through our digital channels, which is why we provide our clients with the flexibility and convenience to explore, shop and redeem their RBC Rewards points "on the go" anytime, anywhere through the Rewards Mobile App. The enhanced RBC Rewards website is also a frequent destination for clients where they can shop or browse the RBC Rewards catalogue with a familiar retail experience."

The uncertainty many Canadians are facing around their travel rewards program can leave them wondering if they can trust their rewards to be there when they want them. To deliver value, programs should have a direct relationship with their clients, which is why a proprietary program like RBC Rewards offers advantages to

Canadians in today's market.

The one change that is constant is client expectations. But the fundamentals haven't changed – Canadians still love to travel, they still love to get things for free, and they love getting value from their credit cards. Sometimes change is good – if there's no love lost between you and your rewards program, don't give up on your dream vacation. Join a rewards program that gets you there.

This content was produced by The Globe and Mail's advertising department. The Globe's editorial department was not involved in its creation.

### IS YOUR TRAVEL REWARDS PROGRAM CHANGING?

If so, here are some questions to ask to ensure you're getting the most out of your program.

- Will the change affect the value of your points?
- Will it become more difficult to earn points?
- Do your points expire?
- Is it possible your program might shut down? If so, what will happen to your points?
- Are there restrictions associated with your program and points, and if so, will those restrictions be increasing?
- Does the program have the flexibility that's right for your travel needs?
- Does the program offer the choice you need?
- Will your card be forced to change your credit card?