



Royal Bank

## BENEFITS GUIDE

RBC® Visa® Cash Back card

# The smart way to pay

# Earn cash back with the RBC Visa Cash Back card. Simply smarter than cash.

Thank you for choosing the RBC Visa Cash Back card. It combines the convenience, protection and unsurpassed acceptance of a credit card with the added benefit of 1% cash back. From groceries to gas to gifts and more, whenever you pay for your purchases with the Cash Back card, you earn 1% cash back!<sup>1</sup>

Quick Card Overview	
Cash Back	1% on all purchases made with your card <sup>1</sup>
Insurance Coverages	<ul style="list-style-type: none"><li>▪ Purchase Security insurance<sup>2</sup></li><li>▪ Extended Warranty insurance<sup>2</sup></li></ul>
Additional Benefits	<ul style="list-style-type: none"><li>▪ Zero Liability</li><li>▪ Chip &amp; PIN security</li><li>▪ Visa payWave</li></ul>

## DON'T FORGET!

### Important steps for new cardholders:







1. Activate your card.
2. View your Benefits Guide online at [rbc.com/cashbackinfo](http://rbc.com/cashbackinfo)

If you have any questions about your card, please call us at 1-800 ROYAL<sup>®</sup> 1-2 (1-800-769-2512).

# Making the most of your RBC Cash Back card.

Every time you use your Cash Back card, you'll earn 1% of the amount you spend.

Many people use credit cards to pay for big ticket items, restaurant meals and vacations. But if you use your Cash Back card every day — for all kinds of purchases — you can earn cash back on practically all your shopping. As you can see, over the course of the year, it could really add up.

	Purchase	Annual Spend <sup>3</sup>	Cash Back
	Transportation	\$1,800	<b>\$18</b>
	Groceries	\$2,400	<b>\$24</b>
	Retail	\$4,000	<b>\$40</b>
	Coffee	\$800	<b>\$8</b>
	Entertainment	\$400	<b>\$4</b>
	Cable and Phone	\$1,200	<b>\$12</b>
<b>Total Annual Cash Back Rewards — \$106</b>			

Get instant fuel savings at Petro-Canada<sup>†</sup> – Simply link your RBC Visa Cash Back card to your Petro-Points<sup>‡</sup> card to save 3 cents per litre<sup>4</sup> and earn 20% more Petro-Points.<sup>5</sup> Visit [rbccroyalbank.com/petro-canada](http://rbccroyalbank.com/petro-canada) for details.


Get 50 Be Well<sup>†</sup> points for every \$1 spent on eligible purchases when you shop at Rexall with your linked RBC card.<sup>6</sup> [rbc.com/rexall](http://rbc.com/rexall)

Get a complimentary DashPass<sup>‡</sup> subscription from DoorDash<sup>‡</sup> for up to three months and enjoy unlimited deliveries from qualifying restaurants you love – with \$0 delivery fees on orders of \$15+ when you pay with an eligible RBC credit card!<sup>7</sup> [rbc.com/doordash](http://rbc.com/doordash)

# Getting cash back couldn't be easier.

With no points or tiers to monitor, you won't have to keep track of your cash back balance. It accumulates automatically. And if you do want to see the current status of your cash back balance, you'll find it each month on your Cash Back card statement.

**Congratulations!**  
You have received **\$96.00** in CASH BACK rewards.

 <b>RBC Visa® Cash Back</b> DR. HEATHER SMITH 4514 0900 1636 3469 RAYMOND SMITH 4514 0900 1636 3578 STATEMENT FROM DEC 14, 2011 TO JAN 13, 2012	<b>Congratulations!</b> You have received <b>\$96.00</b> in CASH BACK rewards.																				
1 OF 2	<b>IMPORTANT INFORMATION</b>																				
<b>PREVIOUS STATEMENT BALANCE</b> \$13,451.31	<b>CASH BACK SUMMARY</b>																				
DR HEATHER-ANNE MICHELE MONTGOMERY-SMITH 4514 0900 1636 3469 - PRIMARY CARDHOLDER	Previous Cash Back Balance \$96.00 Cash Back On Grocery Purchases \$2.25 Cash Back On Other Purchases \$5.85 Cash Back Credited This Statement \$96.00 New Cash Back Balance \$8.10																				
<table border="1"><thead><tr><th>Transaction Date</th><th>Postcode</th><th>Activity Description</th><th>Amount (C)</th></tr></thead><tbody><tr><td>DEC 27</td><td>DEC 28</td><td>PAYMENT - THANK YOU</td><td>-\$832.55</td></tr><tr><td>JAN 10</td><td>JAN 11</td><td>THE KITCHEN STORE</td><td>\$450.00</td></tr><tr><td>JAN 10</td><td>JAN 11</td><td>A NEIGHBOURHOOD DRUG STORE - ANYWHERE ON</td><td>\$30.00</td></tr><tr><td>JAN 10</td><td>JAN 11</td><td>BOOKS FOR YOU!</td><td>\$450.00</td></tr></tbody></table>	Transaction Date	Postcode	Activity Description	Amount (C)	DEC 27	DEC 28	PAYMENT - THANK YOU	-\$832.55	JAN 10	JAN 11	THE KITCHEN STORE	\$450.00	JAN 10	JAN 11	A NEIGHBOURHOOD DRUG STORE - ANYWHERE ON	\$30.00	JAN 10	JAN 11	BOOKS FOR YOU!	\$450.00	<b>CONTACT US</b>
Transaction Date	Postcode	Activity Description	Amount (C)																		
DEC 27	DEC 28	PAYMENT - THANK YOU	-\$832.55																		
JAN 10	JAN 11	THE KITCHEN STORE	\$450.00																		
JAN 10	JAN 11	A NEIGHBOURHOOD DRUG STORE - ANYWHERE ON	\$30.00																		
JAN 10	JAN 11	BOOKS FOR YOU!	\$450.00																		

<b>CASH BACK SUMMARY</b>	
Previous Cash Back Balance	\$96.00
Cash Back On Grocery Purchases	\$2.25
Cash Back On Other Purchases	\$5.85
Cash Back Credited This Statement	\$96.00
<b>New Cash Back Balance</b>	<b>\$8.10</b>

**CONTACT US**

Every year, just when you need it, your total cash back earned during the year will be credited to your RBC Visa Cash Back January account statement. So you can use it to help pay off those seasonal expenses — or to buy yourself something special!



# Security and protection.

## **Purchase Security and Extended Warranty Insurance<sup>2</sup>**

Purchases made with your RBC Cash Back card are automatically protected against loss, theft or damage for up to 90 days from the date of purchase. The coverage also doubles the manufacturer's original Canadian warranty for up to one extra year.

## **Zero Liability**

Protection against unauthorized use of your card — in person or online — is absolutely essential. Zero Liability protects you from fraudulent charges, provided you have taken reasonable precautions to protect your PIN and your card, as set out in your RBC Royal Bank® Credit Card Agreement.

## **Chip & PIN security**



The state-of-the-art chip & PIN technology embedded in your RBC Cash Back Visa card helps protect you against counterfeiting and fraud and makes an already safe payment system even more secure.

## **Visa payWave: speed, convenience and security made easy**



No more looking for exact change and no more pockets full of coins. With Visa payWave's new "contactless" feature included on your RBC Cash Back card for no added fee, you have a fast, convenient and very secure way to pay for small everyday purchases. For more information, please refer to the information sent with your card, or visit [rbcroyalbank.com/credit-cards/index.html](http://rbcroyalbank.com/credit-cards/index.html)



# Flexible options for additional cardholders.

Add a co-applicant<sup>8</sup> or authorized user to your account and take advantage of the following benefits:

- Earn cash back rewards faster by consolidating all your spending in one account
- All cardholders are protected by the same insurance coverage
- All transactions are on one monthly statement, sorted by card number

## You set the spending limits

When you add authorized users to your account, you can assign a pre-set credit limit to each user. It's a convenient way to give older children, or caregivers, limited access to funds in case of an emergency.

And, if you add a co-applicant, they will enjoy full access to the credit limit and all purchasing privileges that come with the card.

Call us at 1-800-769-2512 or visit your nearest RBC Royal Bank branch to add a co-applicant or authorized user today.

## Enjoy all the advantages of your credit card

- Worldwide acceptance
- Access to cash advances<sup>9</sup>
- Time-saving autopayment service
- RBC Online Banking
- eStatements
- Emergency card replacement

For a complete description of all your card benefits, please visit us online at [rbc.com/cashbackinfo](https://www.rbc.com/cashbackinfo).

® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

<sup>†</sup>All other trademarks are the property of their respective owner(s).

<sup>1</sup>You will earn \$1.00 back for every \$100.00 (1% Cash Back Credit) in Net Purchases you make (including pre-authorized bill payments), up to a maximum Cash Back Credit of \$250 per Annual Period, when you use your RBC Visa Cash Back card to pay. Cash Back Credits earned during the year will automatically be credited to your January Account balance and appear on your January monthly statement. Cash Back Credits 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 Cash Back Credits earned by the amounts originally charged. For complete details, please refer to the RBC Cash Back Program Terms and Conditions at [rbccroyalbank.com/credit-cards/cardholders/additional-documents/rbc-cash-back-credit-cards-terms-and-conditions.pdf](https://rbccroyalbank.com/credit-cards/cardholders/additional-documents/rbc-cash-back-credit-cards-terms-and-conditions.pdf).

<sup>2</sup>Coverage underwritten by Aviva Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest of Canada. All insurance is subject to limitations and conditions. You will receive a Certificate of Insurance with complete details regarding the insurance coverage on your RBC Visa Cash Back card.

<sup>3</sup>Illustrations only.

<sup>4</sup>Each time you use your linked Eligible RBC card to purchase any grade of gasoline, including diesel, at a Retail Petro-Canada location, you will save three cents (\$0.03) per litre at the time of the transaction. Card linking may take up to two business days to process before savings and bonus points can be applied to purchases.

<sup>5</sup>Each time you use your linked Eligible RBC card to pay for qualifying purchases at a Retail 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. Visit [petro-points.com/terms](https://petro-points.com/terms).

<sup>6</sup>To participate in this offer, you must have an eligible RBC Debit Card, Personal Credit Card or Business Credit Card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("RBC Card"). An "Eligible RBC Credit Card" is any RBC personal credit card, excluding RBC Avion Visa Infinite Business<sup>†</sup>, RBC Visa CreditLine for Small Business<sup>†</sup>, RBC Visa Business<sup>†</sup>, RBC Business Cash Back Mastercard<sup>†</sup> and RBC Avion Visa Business. RBC Business Owners will only be able to link up to two (2) Business Credit Cards and one (1) RBC Debit Card to a Be Well Card. For complete details, including the definition of the capitalized terms used in the disclosures below, please see the full Terms and Conditions at [rbc.com/rexallterms](https://rbc.com/rexallterms). You must be enrolled in RBC Online Banking in order to link your RBC Card to your Be Well Card. Card linking may take up to two (2) business days to process before Be Well points can be applied to purchases. Each time you scan your Be Well Card and pay with your Linked RBC Card, you will earn 50 Be Well points for every \$1 spent on eligible purchases at Rexall Locations. For full details and defined terms, visit Be Well Terms and Conditions available at <https://www.letsbewell.ca/terms-conditions>. Be Well points are not awarded on taxes, tobacco products, products containing codeine, lottery tickets, alcohol, bottle deposits, gift cards, prepaid cards and wireless or long distance phone cards, event tickets, transit tickets and passes, post office transactions, stamps, passport photos, cash back, gifts with purchases, delivery charges, environmental levies, Home Health Care services/rentals and any other products or services that we may specify from time to time or where prohibited by law.

<sup>7</sup>To receive a complimentary DashPass subscription for \$0 delivery fees on orders of \$15 or more at eligible restaurants when you pay with your RBC Visa Cash Back card, you must subscribe to DashPass by adding your RBC Visa Cash Back card, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details visit <http://www.rbc.com/doordashterms>. If you are an existing DashPass subscriber and have already added your RBC Visa Cash Back card to your account, you must activate your benefit by clicking "Activate Free DashPass" during the Offer Period. If you have been charged for DashPass, you will receive a refund to the method of original payment in the amount of the monthly subscription fee for the month you activate your complimentary subscription. For all clients, by clicking on "Activate Free DashPass", you agree to the DoorDash terms and conditions, which can be found at [rbc.com/doordashterms](https://rbc.com/doordashterms). Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your RBC Visa Cash Back Credit Card account. The DashPass monthly subscription fee will be waived ("Complimentary DashPass Subscription") and you will receive a 3 month Complimentary DashPass Subscription. DashPass subscriptions purchased through third parties, including third-party payment accounts, or online or mobile digital wallets (like Apply Pay and Google Pay) are not eligible for the Complimentary DashPass Subscription. Your RBC Visa Cash Back card may only be used with one DoorDash account to receive a Complimentary DashPass Subscription. Once you have received a Complimentary DashPass Subscription, you cannot use the same RBC Visa Cash Back card to obtain a Complimentary DashPass Subscription with another DoorDash account. You are only eligible for one 3 month Complimentary DashPass Subscription during the Offer Period. The Complimentary DashPass Subscription commences on the date you subscribe to receive the Complimentary DashPass Subscription. In order to validate your credit card as an Eligible RBC

Credit Card, Royal Bank may need to administer a \$0.50 charge to validate your card enrolment. This charge will be reversed in three to five days once your account has been validated. You will be auto-enrolled in the full-price membership at the then-current rate after the end of the 3 month Complimentary DashPass Subscription. Your RBC Visa Cash Back credit card account must be open and not in default to maintain the benefits of DashPass. DoorDash, not Royal Bank of Canada, is responsible for (i) services and products provided through DoorDash; (ii) DashPass, including the DashPass Benefits, the administration of DashPass; and (iii) the DoorDash terms and conditions. The Complimentary DashPass Subscription offer may be amended or withdrawn at any time. To learn more about DashPass, visit [doordash.com/dashpass](https://doordash.com/dashpass). For full DashPass for RBC Program Terms and Conditions, visit [rbc.com/doordash/terms](https://rbc.com/doordash/terms).

<sup>8</sup>Co-applicant is fully responsible with you for all amounts owing on the account, including transactions made by authorized users, if any.

<sup>9</sup>Cash advances, including cash withdrawals from an ATM, can be made up to your available credit and daily limits. There is no interest-free period for cash advances, which means that interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe. Cash advance fees may apply depending on the type of cash advance. Please refer to your RBC Royal Bank Credit Card Agreement for more details.

## 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 Inc.

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)



Royal Bank