

Royal Bank



**BENEFITS GUIDE**

RBC Rewards® Visa<sup>+</sup> Gold

Reward yourself.



# Get the prestige without the fee.

## Expect more from your card

Reward yourself with your new no annual fee RBC Rewards Visa Gold card and start earning RBC Rewards points for a large selection of reward choices while enjoying the added spending power of a higher credit limit and premium benefits. You'll also feel more safe and secure knowing you have the protection of Travel Accident Insurance<sup>1</sup> and Auto Rental Collision/Loss Damage Insurance<sup>2</sup>.

### QUICK CARD OVERVIEW

RBC Rewards	<ul style="list-style-type: none"><li>■ Earn 1 RBC Rewards point for every \$2 CAD you spend with your card<sup>4</sup></li><li>■ Every 100 RBC Rewards points is worth \$1 CAD towards travel</li><li>■ Redeem for merchandise, gift cards, RBC Financial Rewards<sup>®</sup> vouchers, travel and more</li><li>■ RBC Rewards points don't expire<sup>5</sup></li></ul>
Insurance	<ul style="list-style-type: none"><li>■ Valuable insurances, including Travel Accident<sup>1</sup>, Auto Rental Collision/Loss Damage<sup>2</sup>, Purchase Security and Extended Warranty<sup>3</sup></li></ul>
Additional Benefits	<ul style="list-style-type: none"><li>■ Chip &amp; PIN technology for enhanced security</li><li>■ Zero Liability protection<sup>7</sup></li></ul>
Annual Fee	<ul style="list-style-type: none"><li>■ \$0</li></ul>

### DON'T FORGET!

#### Important steps for new cardholders:

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

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

# Earning RBC Rewards points is simple.

## Your RBC Rewards points add up quickly

- Earn 1 RBC Rewards point for every \$2 CAD in purchases when you pay with your RBC Rewards Visa Gold card.~
- Earn additional RBC Rewards points when you shop online at hundreds of retailers through the RBC Rewards eMall®\*, book a trip with Carlson Wagonlit Travel†^, or rent a vehicle at Thrifty Car Rental‡£.

Visit [www.rbc rewards.com/earn](http://www.rbc rewards.com/earn)



RBC  
rewards®

# Choice. Flexibility. Enjoy a full range of RBC Rewards options.

The RBC Rewards program allows you flexibility and choice to use your points your way. Redeeming your points couldn't be easier – or more rewarding.

## What will you redeem your RBC Rewards points for?

- Over 50,000 products from Best Buy<sup>†▲</sup>
- Gift cards
- Brand name merchandise
- RBC Financial Rewards vouchers
- Travel rewards
- Charitable donations
- Payback with Points<sup>□</sup>

## To redeem

Travel rewards: visit  
[www.rbc rewards.com/travel](http://www.rbc rewards.com/travel)  
Other rewards: 1-800-769-2512  
or visit [www.rbc rewards.com](http://www.rbc rewards.com)

For a complete list of terms and conditions applicable to the RBC Rewards program, please visit [www.rbc rewards.com](http://www.rbc rewards.com)



# How points add up, at a glance.

Annual Purchases	Total Annual Purchases <sup>+</sup>	Total RBC Rewards Points Earned Per Year <sup>+</sup>
Average monthly purchases, 1 RBC Rewards point per \$2	\$650 x 12	3,900
Pre-authorized payments (e.g. utilities, memberships)	\$145 x 12	870
		4,770 (redeemable for over \$25 worth of gift cards or great merchandise including electronics and items for your home)

The reward opportunities are endless, and with points adding up quickly, you'll soon be spoiled with choice.

## Track your points balance any time

- For access through online banking, view your credit card account page and then click on the "RBC Rewards" link in the self-service menu;
- Log on at [www.rbc rewards.com](http://www.rbc rewards.com);
- Check your monthly credit card statement or eStatement; or
- Call 1-800 ROYAL 1-2 (1-800-769-2512).

## E-newsletter delivered directly to your inbox

Sign up for the RBC Rewards e-newsletter and you will receive regular updates about the RBC Rewards program – including news, special offers and tips on how to get the most out of your RBC Rewards points.

[www.rbc rewards.com/enewsletter](http://www.rbc rewards.com/enewsletter)

## Deals and Offers!

Be sure to check throughout the week for what RBC Rewards U Tuesdays™ has to offer. Each Tuesday marks a new promotion – it could be anything from an exciting bonus points offer to a great merchandise deal!

# Get more with additional cardholders.

Add a co-applicant\* or authorized user to your account and enjoy benefits such as:

- Earn RBC Rewards points faster by consolidating all your spending on one account.
- All cardholders are protected by the same insurance coverages.
- All transactions 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>††</sup>
- Credit card cheques<sup>††</sup>
- Commission-free travellers cheques
- Time-saving autopayment service
- RBC Royal Bank Online Banking
- eStatements
- Emergency card replacement

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

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

\* Bonus RBC Rewards points are awarded by participating retailers through the RBC Rewards eMail and are in addition to the standard RBC Rewards points you earn per dollar when you make a purchase with your RBC Rewards credit card. Bonus points are earned based on the price of eligible goods and services purchased and are not earned on taxes, duties, shipping and handling, any special services, and on any other exclusions specified in the offer. The participating retailer, not Royal Bank of Canada, is responsible for the RBC Rewards eMail offer. For more details, visit [www.rbc rewards.com/email](http://www.rbc rewards.com/email)

<sup>^</sup> Bonus RBC Rewards points are awarded per dollar spent on qualifying purchases made at any Canadian Carlson Wagonlit Travel (“CWT”) location using your eligible RBC Royal Bank credit card and/or your RBC Rewards points. Bonus points are awarded by CWT and are in addition to the standard RBC Rewards points you earn per dollar when you pay with your eligible credit card. Bonus points are not awarded on taxes, service charges, surcharges, purchases made under the CWT Corporate Travel Agreement or when booking non-preferred suppliers. Other conditions and restrictions apply. CWT, not Royal Bank of Canada, is responsible for the CWT program. For more details, visit [rbc rewards.com/cwt details](http://rbc rewards.com/cwt details)

<sup>£</sup> Additional RBC Rewards points are awarded per dollar spent on qualifying rentals made at participating Canadian locations only, up to a maximum of 500 additional points per rental, in addition to the standard RBC Rewards points you earn per dollar spent when you pay with your RBC Royal Bank credit card. Some conditions and restrictions apply. Thrifty Car Rental, not Royal Bank of Canada, is responsible for the Thrifty Car Rental program. For more details, visit [rbc rewards.com/thrifty](http://rbc rewards.com/thrifty)

<sup>^</sup> For complete details on redemptions for Best Buy merchandise, please visit [www.rbc rewards.com/best buy](http://www.rbc rewards.com/best buy)

<sup>^</sup> RBC Direct Investing Inc.~, RBC Dominion Securities Inc.~, RBC Phillips, Hager & North Investment Counsel Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc. ~ Member-Canadian Investor Protection Fund.

<sup>+</sup> Illustrations only.

<sup>-</sup> All rewards are subject to availability. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit [www.rbc rewards.com](http://www.rbc rewards.com) or call 1-800 ROYAL 1-2 (1-800-769-2512). RBC Rewards points are earned on Net Purchases only; they are not earned on Cash Advances (including credit card cheques, 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 points earned by the amount originally charged.

<sup>o</sup> Payback with Points redemption will be applied as a payment towards the balance of the Account selected, not towards a particular transaction. Also, Payback with Points redemptions cannot be converted into cash, a cheque or any other form. It will take two (2) to three (3) business days for your payment to be credited to your Account and adjusted to your available credit.

<sup>y</sup> You are protected with Zero Liability protection, which means you are not liable for 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.

<sup>z</sup> Points will be cancelled if they remain unredeemed within 90 days after the termination of the RBC Rewards program or after you voluntarily close your credit card account. See the RBC Rewards Terms and Conditions at [www.rbc rewards.com](http://www.rbc rewards.com) for details.

<sup>11</sup> Cash Advances, including cash withdrawals from an ATM and credit card cheques, 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.

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

<sup>1</sup> Coverage underwritten by RBC Insurance Company of Canada.

<sup>2</sup> Coverage underwritten by RBC General Insurance Company.

<sup>3</sup> Coverage underwritten by RBC General 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 exclusions. Please refer to the Certificate of Insurance in your welcome kit for complete details.

# Important information.

## RBC Royal Bank Credit Card 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 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)

## RBC Rewards

To redeem your RBC Rewards points for travel

Visit [www.rbc rewards.com/travel](http://www.rbc rewards.com/travel)

Call 1-877-636-2870

Monday - Friday, 7 a.m. to Midnight ET

Saturday - Sunday, 7 a.m. to 9 p.m. ET

For all other RBC Rewards points redemptions

Redeem online at [www.rbc rewards.com](http://www.rbc rewards.com)

Call 1-800 ROYAL 1-2 (1-800-769-2512)



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