



Royal Bank

## BENEFITS GUIDE

RBC® Cash Back Mastercard<sup>‡</sup>

# Earn cash back fast

# No annual fee. No complications. Just cash back.

Thank you for choosing the RBC Cash Back Mastercard. It gives you the purchasing power, flexibility and security you expect of a credit card, plus the benefit of 2% cash back on grocery store purchases and up to 1% cash back on all your other everyday purchases. All with no annual fee.

Quick Card Overview		
Cash Back	Grocery Store Purchases	All Other Purchases
	2% on purchases of up to \$6,000 <sup>1</sup>  1% on purchases over \$6,000 <sup>1</sup>	0.5% on purchases of up to \$6,000 <sup>1</sup>  1% on purchases over \$6,000 <sup>1</sup>
Annual Fee	\$0	
Insurance Coverage	<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 — provided you have taken reasonable precautions to protect your PIN and your card, as set out in your RBC Royal Bank® Credit Card Agreement</li><li>■ Chip &amp; PIN technology for enhanced security</li><li>■ Mastercard Tap and Go — pay with a simple tap of your card</li></ul>	

## DON'T FORGET!

### Important steps for new cardholders:

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

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

# Earning cash back is easy.

Every time you use your RBC Cash Back Mastercard to pay, you can earn as much as 2% cash back, of the amount you spend. If you use your card every day — for all kinds of purchases — you can earn cash back on practically all your shopping. And as you can see, over the course of the year it could really add up.

	Spent Monthly	Spent Annually	Cash Back %	Cash Back
Grocery Store Purchases	\$250	\$3,000	2%	\$60
All Other Purchases	\$550	\$6,000	0.5%	\$30
		\$600	1%	\$6
<b>Total Cash Back Rewards</b> with your no annual fee RBC Cash Back Mastercard				<b>\$96</b>

Set up pre-authorized payments to your RBC Cash Back Mastercard account and earn even more cash back, effortlessly! Payments for subscriptions and memberships can help you earn faster.

Use your RBC Cash Back Mastercard for all kinds of everyday items — big or small — and earn up to 2% cash back quickly. Even small ticket purchases can quickly add up to cash back.

Get instant fuel savings at Petro-Canada<sup>‡</sup> — Simply link your RBC Cash Back Mastercard to your Petro-Points<sup>‡</sup> card to save 3 cents per litre<sup>3</sup> and earn 20% more Petro-Points.<sup>4</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 any linked RBC card.<sup>5</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>6</sup> [rbc.com/doordash](http://rbc.com/doordash)

# Get cash back when you need it.

Once your cash back balance is over \$25, you can have the full amount credited to your account at any time upon request. Or simply wait and, for your convenience, it will be automatically credited to your account in January.

And with no points or expiry dates to monitor, you won't have to keep track of your cash back balance. They accumulate automatically and appear on your monthly statement.

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

 <b>Royal Bank</b>		<b>Congratulations!</b> You have received \$96.00 in CASH BACK rewards.	
<b>RBC® Cash Back Mastercard®</b> DR. HEATHER SMITH 4514 0900 1636 3469 RAYMOND SMITH 4514 0900 1636 3578 STATEMENT FROM DEC 14, 2011 TO JAN 13, 2012		1 OF 2	
<b>PREVIOUS STATEMENT BALANCE</b>		<b>\$13,451.31</b>	
<b>IMPORTANT INFORMATION</b>			
DR HEATHER-ANNE MICHELE MONTGOMERY-SMITH 4514 0900 1636 3469 – PRIMARY CARDHOLDER		<b>CASH BACK SUMMARY</b>	
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
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
		Foreign Currency - EUR 14.70	Exchange rate - 1.58834
JAN 10	JAN 11	BOOKS FOR YOU	\$450.00
		CONTACT US	Customer Service (toll-free) 1-800-760-3555

CASH BACK SUMMARY	
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>



# Security and protection.

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

Purchases made with your RBC Cash Back Mastercard 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. Please keep your receipts in the event you need to make a claim, and refer to the Certificate of Insurance for complete details regarding this coverage.

## 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 Mastercard card helps protect you against counterfeiting and fraud and makes an already safe payment system even more secure.

## Tap and Go



When speed is essential, Mastercard Tap and Go is like having exact change wherever you go. A simple tap of your card is all it takes to pay at the checkout.



# Get more with additional cardholders.

Add a co-applicant<sup>7</sup> or authorized user to your account and you can take advantage of the following benefits:

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

## 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>8</sup>
- 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 [rbc.com/nofeecashbackinfo](https://www.rbc.com/nofeecashbackinfo)

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- † Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Used under licence. All other trademarks are the property of their respective owner(s).
- 1 You will earn i) \$2.00 back for every \$100.00 (2% Cash Back Credit) in Grocery Store Purchases you make, up to a maximum of \$6,000 per Annual Period, ii) \$1.00 back for every \$100.00 (1% Cash Back Credit) in Grocery Store Purchases you make in excess of \$6,000 during an Annual Period, unlimited, iii) \$0.50 back for every \$100.00 (0.5% Cash Back Credit) in Net Purchases you make (including pre-authorized bill payments) other than Grocery Store Purchases, up to a maximum of \$6,000 per Annual Period, and iv) \$1.00 back for every \$100.00 (1% Cash Back Credit) in Net Purchases you make (including pre-authorized bill payments) other than Grocery Store Purchases, in excess of \$6,000 during an Annual Period, unlimited. Grocery Store Purchases are purchases made at merchants classified by Mastercard's "Merchant Category Code" as "grocery stores and supermarkets" (MCC 5411). Royal Bank of Canada ("Royal Bank") cannot guarantee that any merchant, operating in whole or in part as a grocery store, is classified by MCC 5411, and in no event will Royal Bank be liable or responsible for any claims with respect to a grocery store purchase made at a merchant that is not classified by MCC 5411. To consult the list of participating merchants, please visit [rbc.com/nofeecashback](http://rbc.com/nofeecashback). Provided your New Cash Back Balance is \$25 or greater, Cash Back Credits earned during the Annual Period will i) automatically be credited to your January Account balance and appear on your February Account Statement, and/or ii) be credited at any other time, upon request. Cash Back Credits are earned on Net Purchases only; they 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 [rbc.com/nofeecashback](http://rbc.com/nofeecashback).
- 2 Coverage underwritten by RBC Insurance Company of Canada. All insurance is subject to limitations and conditions. Please refer to the Certificate of Insurance in your welcome kit for details.
- 3 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 (2) business days to process before savings and bonus points can be applied to purchases.
- 4 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](http://petro-points.com/terms).
- 5 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<sup>†</sup> CreditLine for Small Business<sup>™</sup>, RBC Visa Business<sup>†</sup>, RBC Business Cash Back Mastercard 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: [rbc.com/conditionsrexall](http://rbc.com/conditionsrexall). 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, see the Be Well Terms and Conditions available at [letsbewell.ca/terms-conditions](http://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.
- 6 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 Cash Back Mastercard, you must subscribe to DashPass by adding your RBC Cash Back Mastercard, 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 Cash Back Mastercard 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/conditionsdoordash](https://www.rbc.com/conditionsdoordash). Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your RBC Cash Back Mastercard account. The DashPass monthly subscription fee will be waived (“Complimentary DashPass Subscription”) and you will receive a three-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 Cash Back Mastercard 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 Cash Back Mastercard to obtain a Complimentary DashPass Subscription with another DoorDash account. You are only eligible for one three-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 a full-price membership at the then-current rate after the end of the three-month Complimentary DashPass Subscription. Your RBC Cash Back Mastercard 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/conditionsdoordash](https://www.rbc.com/conditionsdoordash).

<sup>7</sup> Co-applicant is fully responsible with you for all amounts owing on the account, including transactions made by authorized users, if any.

<sup>8</sup> Cash Advances, including cash withdrawals from an ATM can be made up to your available 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.

#### RBC Cash Back Rewards

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



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