



Your RBC® Cash Back Preferred World Elite Mastercard[‡]


Benefits Guide

Get to know your new RBC Cash Back Preferred World Elite Mastercard. Enjoy premium benefits and earn up to 1.5% cash back credits on your spending[†] – big or small – with no limit to the total cash back credits you can earn! That’s right. Get unlimited cash back.* Plus your credits accumulate automatically, so tracking is hassle-free. As soon as you’ve reached \$25, you can easily redeem them at any time throughout the year.

Plus, it’s the card that keeps you connected to the people and things that matter most to you. A complimentary Boingo[‡] Wi-Fi account is available with your card.^Δ Go online wherever Boingo Wi-Fi is available, all without added fees or roaming charges.

Register today at rbc.boingo.com

 Cash Back Rewards

 Premium Insurance Coverage

 Boingo Wi-Fi

 Activate Your Boingo Wi-Fi Account

 World Elite Mastercard Benefits

 Important Contact Information

> Cash Back Rewards

It's simple and easy to earn cash back:

- ✓ Earn up to 1.5% cash back credits on qualifying purchases
- ✓ No limit to what you can get back
- ✓ Your credits accumulate automatically, so you don't need to keep track
- ✓ Cash out your credits any time you reach \$25, or let your balance add up all year for a cash back credit on your February statement
- ✓ Free additional cards so you can earn even more cash back
- ✓ Just Tap and Go⁺ to pay at checkout
- ✓ Instant fuel savings at Petro-Canada⁺ – Simply link your RBC Cash Back Preferred World Elite Mastercard to your Petro-Points⁺ card to save 3 cents per litre[▲] and earn 20% more Petro-Points.[§]

[Details](#)

> Premium Insurance Coverage

Enhanced security for your purchases:

- ✓ Purchase Security and Extended Warranty Insurance automatically protects eligible card purchases against loss, theft or damage for up to 120 days, and triples the manufacturer's original Canadian warranty for up to two years¹
- ✓ Protection for your rental car with Auto Rental Collision/Loss Damage Insurance²
- ✓ Built-in Chip and PIN technology and Zero Liability protection to protect you from fraud

> Boingo Wi-Fi

Stay connected
anytime,
anywhere:

As an RBC Cash Back Preferred World Elite Mastercard cardholder, you have access to a complimentary Boingo Wi-Fi account for out of home mobile internet access.^Δ

- Visit rbc.boingo.com to register
- Fast, easy-to-use Wi-Fi at more than one million hotspots worldwide
- Unlimited access to Boingo Wi-Fi locations, including airports, hotels, coffee shops, restaurants, inflight and more
- Connection to up to four devices, including mobiles, tablets and laptops
- 24/7 customer support by email, phone, chat and social media

Activate
Your Boingo
Wi-Fi Account:

Visit rbc.boingo.com and enter your RBC Cash Back Preferred World Elite Mastercard card number to enrol and create your account. You'll also find details about downloading the Boingo Wi-Finder app, getting online and contacting customer support if you need help.

> World Elite Mastercard Benefits

- ✓ Emergency assistance virtually anywhere with Mastercard Global Service[†]
- ✓ Stay connected with Boingo Wi-Fi at one million hotspots worldwide
- ✓ Mastercard Airport Experiences provided by LoungeKey^{††} – Membership to 800+ airport lounges worldwide (fees apply for lounge access) and access to exclusive offers from luxury retailers. Download the Mastercard Airport Experience app and register.
- ✓ Exclusive Concierge Services for tailored recommendations, expert staff and exemplary service^{**}
- ✓ Access to Priceless Cities for the most sought-after experiences[†]

To learn more about these benefits, visit [mastercard.ca](https://www.mastercard.ca)

> Important Contact 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 a week

In Canada/U.S.: 1-800 ROYAL 1-2 (1-800-769-2512)

Outside Canada/U.S. call collect: 514-392-9167

International: (Access code) 800 ROYAL 5-2-3 (800-769-25523)

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 CREDITS

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

BOINGO WI-FI

In Canada/U.S.: 1-800-377-5515

Outside Canada/U.S. (long distance charges may apply): 1-310-893-0177

Email: mastercardsupport@boingo.com

Online: rbc.boingo.com/contact-us

MASTERCARD CONCIERGE

In Canada/U.S.: 1-877-383-2817

Outside Canada/U.S. (long distance charges may apply): 1-581-700-3956



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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).

† You will earn i) \$1.50 cash back for every \$100.00 (1.5% Cash Back Credit) in Net Purchases you make (including pre-authorized bill payments) up to a maximum of \$25,000 per Annual Period, and ii) \$1.00 cash back for every \$100.00 (1% Cash Back Credit) in Net Purchases you make (including pre-authorized bill payments) in excess of \$25,000 during an Annual Period, unlimited. 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/cashbackterms.

* Unlimited means there is no maximum number of cash back credits you can earn on eligible purchases (up to your available credit limit) per Annual Period. For complete RBC Cash Back Program terms and conditions, please visit rbc.com/cashbackterms.

▲ As a cardholder with an eligible and valid World Elite Mastercard card, a complimentary Boingo Wi-Fi account is being provided to you as a benefit ("Benefit"). As part of this Benefit, you are entitled to an unlimited Wi-Fi plan, which is limited to four (4) laptop, tablet, smartphone and/or other devices with embedded Wi-Fi technology (each, a "Device") at a time. It is your responsibility to ensure your Device is compatible with this Benefit. To enjoy this Benefit, you need to first create an account at www.rbcboingo.com. Other terms and conditions apply. For complete terms and conditions, visit <http://www.rbcroyalbank.com/credit-cards/cash-back-credit-cards/cash-back-preferred/index.html>. Royal Bank of Canada ("Royal Bank") is not responsible for this Benefit and does not guarantee the quality, security, coverage or availability of Boingo's Network or the free Wi-Fi hotspots accessed through the Wi-Finder App. Royal Bank reserves the right to modify or cancel this Benefit at any time and without notice.

▲ 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.

§ 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](#).

†† Mastercard Airport Experiences, provided by LoungeKey, are being provided as a benefit to cardholders with eligible and valid World Elite Mastercard cards. Each eligible World Elite Mastercard cardholder is entitled to a complimentary membership to LoungeKey Airport Lounges (as long as they remain a World Elite Mastercard cardholder). Access to participating LoungeKey Airport Lounges is at the cost of US\$27 per person (subject to change), per visit, and lounge access charges will be billed to the World Elite Mastercard card connected to the cardholder's LoungeKey membership. To view a full list of participating LoungeKey Airport Lounges, their facilities, opening times and restrictions, cardholders can visit <http://airport.mastercard.com>. By using this service, you agree to all of LoungeKey's terms and conditions, including privacy and security policies available at <http://airport.mastercard.com>. These policies may be amended or updated at any time and without notice. RBC is not responsible for any claims or damages arising from the use of LoungeKey Airport Lounges. RBC is not responsible for this benefit. RBC reserves the right to modify or cancel this benefit at any time and without notice.

** The Concierge Service ("Service") is being provided as a benefit to World Elite Mastercard cardholders. The goods and services cardholders request or otherwise choose to obtain through the Service are provided by various third party service providers unrelated to RBC. RBC does not endorse, review or qualify these service providers. RBC makes no representations or warranties (either express or implied) about, and assumes no responsibility or liability for, these service providers or the goods and services that may be obtained through the Service. Royal Bank of Canada is not responsible for any claims or damages arising from the use of any benefits or services provided by a third party. RBC cannot guarantee the successful fulfillment of cardholders' requests in all instances. There is no fee for the Service; however cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the cardholder and purchased by the Service on the cardholder's behalf. All costs will be charged directly to the cardholder's World Elite Mastercard card. RBC is not responsible for the Service. RBC reserves the right to modify or cancel this benefit at any time and without notice.

+ As a cardholder with an eligible and valid Mastercard card, you can take advantage of the Mastercard Priceless Cities[®] program, which gives you access to exclusive experiences and offers ("Program"). To take advantage of this Program, you need to first enroll at priceless.com. Your visit to priceless.com and participation in the Program is subject to the Priceless Cities Global Online Privacy Notice, available at www.priceless.com/en-ca/privacy-notice.html and to applicable Terms of Use, available at <https://www.priceless.com/en-ca/terms-of-use.html>. Terms and conditions specific to a Program's experience or offer may also be available at the time the experience or offer is presented to you. The collection, use and disclosure of your personal information by third party suppliers of services and benefits are subject to such third parties' own privacy policies. Neither Mastercard nor Royal Bank of Canada is responsible for any claims or damages arising from the use of any services or benefits provided by a third party. Royal Bank of Canada is not responsible for the Program's experiences and offers. Mastercard reserves the right to modify or cancel experiences and offers at any time and without notice.

¹ Coverage underwritten by Aviva General Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

² Coverage underwritten by Aviva General Insurance Company.

All insurance is subject to limitations and exclusions. Please refer to the insurance certificates included in your Welcome Kit for complete details.