

Your RBC® Visa[‡] CreditLine for Small Business™

Benefits Guide



Thank you for choosing the **RBC Visa CreditLine for Small Business card**. It gives you the functionality and low, competitive interest rate of a line of credit combined with the convenience of a credit card. It also earns you Avion® points on all your purchases¹ – points you can redeem for an outstanding range of rewards.

IMPORTANT – ACTIVATE YOUR CARD! Call the number on the sticker attached to your card or go to rbc.com/activate.

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



Card
overview



Earning
points



Redeeming
points



Security
& protection



More
value



Easier
management



Online
Banking



Important
information



Royal Bank

[View Legal Disclaimers](#)

> Quick card overview

Earn



- 1 Avion point for every \$2 CAD in purchases you spend on your card¹
 - Avion points don't expire²
-

Insurance

- Purchase Security and Extended Warranty Insurance³
-

Additional benefits

- Convenient and secure contactless payments with Visa
 - Quick and safe eStatements
 - Zero Liability Protection protects you from fraudulent charges, provided you have taken precautions as set out in your RBC Credit Card Agreement.
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Annual fee

\$0

➤ Avion Rewards™ for your business

Earn Avion points with every purchase

From office supplies to client lunches, you earn Avion points on all your RBC Visa CreditLine for Small Business purchases.¹

Your Avion points add up quickly

- Earn 1 Avion point for every \$2 CAD in purchases¹
- Visit avionrewards.com/earn for more information.

Track your points balance any time

- Click on Avion Rewards from the RBC Online Banking menu
- Log on at avionrewards.com
- Check your monthly statement or call 1-800 ROYAL 1-2 (1-800-769-2512)

Offers

Sign in with your business account to see your offers from great brands. Load offers to get cash savings or bonus Avion points on business spend.

[Learn More](#)

➤ Making the most of Avion points

You can use your Avion points to reward employees, purchase office supplies or pamper yourself. Choose from:

Travel rewards

Every 100 Avion points you redeem is worth \$1 CAD toward flights, cruises, tours, vacation packages, hotel accommodations, car rentals and more.

So easy to book travel

Use our online tool to [book travel rewards](#) instantly. You can also call Avion Rewards Travel to book by phone at 1-877-636-2870.

Pay with points

Pay with points⁴ lets you use your points to make payments toward your card balance.

Brand-name merchandise rewards

From business accessories to laptops, golf clubs and more,⁵ the Avion Rewards program offers brand-name merchandise rewards that are great for business.

Convenient gift cards

Choose from select e-certificates, plus more than 50 gift cards starting at just 3,000 Avion points.⁵

➤ Making the most of Avion points

RBC Financial Rewards

Redeem your points for RBC Financial Rewards® and use them to pay down debts faster or contribute to a Registered Retirement Savings Plan (RRSP), Registered Education Savings Plan (RESP) or Tax-Free Savings Account (TFSA). Find out more at avionrewards.com/financialrewards.

Redemptions start at a minimum of 3,000 Avion points for a \$100 RBC Financial Rewards.⁶

Donate your points and make a difference

You can donate your points as a monetary contribution to your choice of three registered charitable organizations:

- Hope Air[‡], arranging free air transportation for Canadians who are sick and in financial need
- Own the Podium[‡], a registered charity that helps support the Canadian Olympic Team
- Ronald McDonald House[‡], a home away from home for families of children in hospital

For the Avion Rewards online catalogue and complete terms and conditions, visit avionrewards.com.

[How to redeem for Avion Rewards](#)

> Security and protection

Insurance

[Purchase Security](#)³ protects your purchases against loss, theft or damage for up to 90 days.

[Extended Warranty Insurance](#)³ doubles the manufacturer's original Canadian warranty for up to one extra year.

> More value

Earn more Be Well points at Rexall

Get 50 Be Well[‡] points for every \$1 spent on eligible purchases when you shop at Rexall with your linked RBC card.⁷ rbc.com/rexall



Enjoy unlimited \$0 delivery fees with DoorDash

Get a complimentary DashPass[‡] subscription from DoorDash[‡] for up to 3 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!⁹ rbc.com/doordash



➤ Making business finances easy to manage

Access to funds when you need them

- Cash advances⁹ of up to \$1,000 CAD per day (up to your available credit limit) from any automated teller machine (ATM) worldwide displaying the Visa logo
 - Direct withdrawals from your line of credit at more than one million ATMs worldwide using your Client Card 4-digit personal identification number (PIN)
-

eStatements – the quickest, safest way to view your monthly statements

Enrol in eStatements and enjoy:

- Convenience. You'll get an email reminder when your new eStatement is ready to view online each month. Plus you can easily access every transaction in your account any time through RBC Online Banking.
 - Easy printing. Your eStatement looks exactly like your paper statement and, with a click of the button, you can print it any time.
 - Statement archiving. Your eStatements are archived for up to seven years, so you can look up or print past ones any time.
 - Environmental benefits. Save your eStatement to your computer instead of printing it on paper.
 - Control. You can switch back to paper statements quickly and easily any time.
 - Free switching. It costs you nothing to switch to eStatements.
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➤ RBC Online Banking: simple and secure

RBC Online Banking: simple and secure

- Pay bills any time of day.
 - Make payments toward existing loans.
 - Manage your business finances using our financial tools and calculators, including an online cash-flow tool for business owners.
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Flexible payment options

- Make the minimum required monthly payment as shown on your monthly statement.
 - Pre-set a monthly payment amount that is greater than the minimum required monthly payment.
 - Pay the entire balance.
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Contactless payments with Visa

This contactless feature allows you to simply tap your card and go! With its embedded chip, your RBC credit card passes your payment details wirelessly – making checkout fast, easy and secure.

Easy ways to pay

Pay by mail, at any RBC branch, through any RBC ATM, by RBC Telephone Banking or through RBC Online Banking no later than the payment due date indicated on your Visa statement. Payments made by mail are credited when they are received at your branch. Payments made in person or by telephone through RBC Royal Bank® are credited within two business days. Payments made at other financial institutions can take up to four days to be credited to your account.

You can also have your RBC Royal Bank credit card minimum payment or full monthly payment automatically withdrawn from your RBC Royal Bank bank account or your bank account at any Canadian financial institution. Payments will always be withdrawn on the statement due date, and you will continue to receive a monthly statement.

To learn more, go to rbc.com/waystopay.

To register or for more information, please visit rbcroialbank.com/signup or call 1-800 ROYAL 5-5 (1-800-769-2555).

➤ 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.

Avion Rewards

To redeem your points for travel, visit avionrewards.com/travel or call 1-877-636-2870.

- Monday – Friday, 7 a.m. to midnight ET
- Saturday – Sunday, 7 a.m. to 9 p.m. ET

To redeem your points for merchandise, gift cards/certificates, RBC Financial Rewards vouchers, or to donate to a charity, call 1-800 ROYAL 1-2 (1-800-769-2512) or go to avionrewards.com.

To increase your credit limit, call 1-800 ROYAL 2-0 and talk to a Business Advisor today.



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¹ Be Well is a registered trademark of McKesson Canada Corporation. Used under licence. All other trademarks are the property of their respective owner(s).

² Avion points 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 points earned by the amounts originally charged.

³ Avion points will be cancelled if they remain unredeemed within 12 months after the termination of the Avion Rewards program or after you voluntarily close your RBC Royal Bank credit card account.

⁴ Coverage underwritten by RBC Insurance Company of Canada. Insurance benefits are available to Canadian residents only. All insurance is subject to limitations and exclusions. Please refer to the Certificate of Insurance included in this kit for complete details.

⁵ Please note that it will take two (2) to three (3) business days for your payment to be credited to your credit card account and to adjust your available credit. Redemptions are final and cannot be cancelled or reversed once submitted. For complete details visit avionrewards.com.

⁶ All rewards are subject to availability. Point redemption values may fluctuate. For complete terms, conditions and restrictions that apply to the Avion Rewards program, as well as for current point redemption values, please visit avionrewards.com or call 1-800 ROYAL 1-2 (1-800-769-2512). For complete terms and conditions of the Avion Rewards program, please visit avionrewards.com.

⁷ 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.

⁸ 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 Business¹, RBC Visa CreditLine for Small Business, RBC Visa Business², RBC Business Cash Back Mastercard³ 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 full Terms and Conditions at rbc.com/realterms. 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 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.

⁹ 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 CreditLine for Small Business card, you must subscribe to DashPass by adding your RBC Visa CreditLine for Small Business 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 CreditLine for Small Business 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. Eligible RBC Credit cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders on your RBC Visa CreditLine for Small Business 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 CreditLine for Small Business 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 CreditLine for Small Business 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 enrollment. This charge will be reversed in 3 to 5 days once your account has been validated. You will be auto-enrolled in full-price membership at the then-current rate after the end of the 3 month Complimentary DashPass Subscription. Your RBC Visa CreditLine for Small Business 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. For full DashPass for RBC Program Terms and Conditions, visit rbc.com/doordashterms.

¹⁰ Cash advances, including cash withdrawals from an ATM, can be made up to your available credit and daily limits. Cash advance fees may apply depending on the type of cash advance. Please refer to your RBC Business Credit Card Agreement for more details.