

Your RBC® Avion® Visa Business[‡]

Benefits Guide



Expense management has never been easier or more rewarding

Welcome to RBC Avion Visa Business — a convenient and secure way to manage expenses while enjoying the added value of the Avion Rewards™ program.

Your new RBC Avion Visa Business card allows you to get more from your business spending by earning Avion points. Redeem for flights with no blackout periods or seat capacity restrictions, plus other great retail rewards such as merchandise, gift cards, financial rewards and over 50,000 products from Best Buy[‡].



Your card
at a glance



Convenience
and security



The Avion Rewards
program



Insurance
coverage



Offers and
discounts



More
value



Important contact
information

[View Legal Disclaimers](#)



➤ Your RBC Avion Visa Business card at a glance

Consolidate your business spending on your card and see how quickly you can reach exciting rewards. Business owners with both a business Avion Rewards and personal Avion Rewards credit card earn points even faster by combining Avion points earned on both their cards.

Your RBC Avion Visa Business card also gives you the flexibility and convenience to efficiently handle all your business expenses, while providing valuable insurance coverage. And, with embedded chip technology, the Avion Visa Business card is one of the safest cards for international travel.

You can count on your Avion Visa Business card, wherever your business takes you.

This guide will provide you with everything you need to know about your card, including important phone numbers listed at the back.

➤ The next level of convenience and security

Easy access to funds

You can use your RBC Avion Visa Business card to access your available funds any time, anywhere, through several convenient options:

- Access cash advances of up to \$1,000 CAD per day (up to your available credit limit) at any ATM worldwide¹ displaying the Visa[‡] logo.
- Use your card to make purchases anywhere in the world where Visa cards are accepted, including online, by phone and at millions of retail locations worldwide.
- Use your card to make purchases online.
- Set up pre-authorized payments for most of your bills and enjoy the convenience of a single monthly payment through your RBC Avion Visa Business card.

Lost or stolen cards

As soon as you realize your card is missing, call the Lost or Stolen Cards number listed below. Be sure to identify yourself as an RBC Avion Visa Business cardholder when you call. The Card Centre will cancel your lost or stolen card, issue a replacement card and send it to you by mail.

Lost or Stolen Cards Inside North America:
1-800 ROYAL[®] 1-2 (1-800-769-2512)

Don't forget! If you lose your credit card, you can lock your card directly from your phone using the RBC Mobile² app. Unlocking is just as easy. Learn more about Card Lock at rbc.com/creditcardlock.

Chip and PIN for the highest level of security

Your RBC Avion Visa Business card features state-of-the-art Chip and PIN technology, which protects you against counterfeiting and fraud because the chip embedded in your card is encrypted and virtually impossible to replicate. When you make a transaction at a chip-enabled terminal, you're in control.

Visa payWave

This "contactless" feature lets you pay for purchases without having to swipe or insert your card at locations that accept Visa payWave[‡]. It's a fast, convenient and secure way to pay for small, everyday purchases.

> Earning Avion points

AVION REWARDS™

As an RBC Avion Visa Business cardholder, you will automatically earn 1 Avion point for every dollar you charge to your card.³ Plus, you can earn points even faster if you are a business owner with both a personal Avion Rewards and a business Avion Rewards card and you choose to combine your Avion points on one card.⁴ Your points are redeemable for an outstanding range of rewards, including travel, merchandise, gift cards, charitable donations and RBC Financial Rewards® vouchers.⁵

Visit avionrewards.com/shop.html.

Avion points can be redeemed for flights on any airline with no blackout periods or seat capacity restrictions.

Travel Rewards

The Avion Rewards program gives you the flexibility and choice to customize your travel plans. You can redeem points for:

- Flights
 - Vacation packages
 - Hotel accommodations
 - Car rentals
 - Cruises
 - Tours
-

Payback with Points

Payback with Points⁶ allows you to use your points to make a payment directly toward your card balance.

➤ Earning Avion points

Merchandise Rewards

Choose from a wide selection of rewards from top name brands such as Samsung[‡], Cuisinart[‡] and Heys[‡]. You can also redeem points for over 50,000 products from Best Buy[‡].

Gift cards

With most gift cards starting as low as 1,200 Avion points,⁷ choose from our list of some of Canada's leading retailers, such as Home Depot[‡], McDonald's[‡] and more.

RBC Financial Rewards

Put your points toward your financial plans with RBC Financial Rewards vouchers.

Redeeming your points is easy

You will find your up-to-date points balance clearly shown on your statement each month.

For more information on reward choices and how to redeem points, refer to the enclosed redemption brochure or visit **avionrewards.com**.

➤ Valuable insurance protection

Protect yourself, your travel and your purchases. Simply use your RBC Avion Visa Business card for all your purchases and take advantage of automatic insurance coverages.

Trip Cancellation & Trip Interruption Insurance⁸

When you pay for your trip using your RBC Avion Visa Business card, should the unexpected happen and cause you to cancel your trip, this insurance provides reimbursement for any non-refundable prepaid travel arrangements. And, if need be, provides reimbursement for the one-way economy ticket back to your departure point should your trip be interrupted or delayed.

Travel Accident Insurance⁹

Eligible cardholders are covered when they use their RBC Avion Visa Business card to pay for fares on any licensed common carrier. The coverage is up to \$500,000 CAD per eligible cardholder in the event of accidental death, dismemberment or loss of sight.

Purchase Security Insurance¹⁰

Eligible business purchases you make with your RBC Avion Visa Business card are automatically insured against loss, theft or damage for up to 90 days from the date of purchase. Please keep your sales receipts and warranties in case you need to file a claim.

Extended Warranty Insurance¹⁰

This insurance doubles the original manufacturer's Canadian warranty, for up to one additional year, on eligible business items you purchase with your RBC Avion Visa Business card. The original warranty plus extended warranty cannot exceed five years. Please save receipts, sales drafts and manufacturers' warranties in the event that you need to file a claim.

Auto Rental Collision/Loss Damage Waiver Insurance¹¹

This insurance provides coverage against collision, theft and damage for the first 48 consecutive days per rental. Simply rent a vehicle using your RBC Avion Visa Business card and decline the Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) protection offered by the rental company.

> Valuable insurance protection

Delayed Baggage Insurance¹⁰

In the event that your checked luggage is lost or delayed by an airline for more than four hours, your card entitles you to purchases of up to \$500 CAD in necessary clothing and toiletries if purchased within four days of arrival. Your ticket must have been purchased with your RBC Avion Visa Business card or with Avion points you've redeemed for travel.

Flight Delay Insurance⁹

If you miss a connection, you are denied boarding or your flight departure is delayed, this insurance reimburses you with up to \$250 CAD per day to a maximum of \$500 CAD. Reimbursement is for reasonable expenses incurred for hotel accommodation, restaurant meals, refreshments, emergency purchases and other sundry items, provided the flight was paid for with your RBC Avion Visa Business card.

Hotel/Motel Burglary Insurance¹⁰

If you are a registered guest of a hotel or motel and the room was booked and paid for with your RBC Avion Visa Business card, you will be reimbursed with up to \$2,500 CAD for the damage to or loss of personal items resulting from the burglary of that hotel or motel room. A police report verifying that there were visible signs of forced entry into your hotel or motel room is required.

For complete details regarding your insurance coverage, please refer to the Certificates of Insurance.

➤ Offers and discounts

Visa SavingsEdge[‡]

Turn business purchases into business savings automatically¹² with Visa SavingsEdge[‡]. Enroll your eligible RBC Avion Visa Business card for free at visasavingsedge.ca. Be sure to watch your statement for other value offers and saving opportunities, exclusively yours as an RBC Avion Visa Business cardholder.

Save cash on every fill-up

Your Avion Visa Infinite Business card also lets you save on gas at Petro-Canada[‡]. Link your credit card to your Petro-Points[‡] card¹³ and instantly save 3 cents/L on gas, plus earn 20% more Avion points and Petro-Points every time you pay with your linked card.¹⁴

[Link your cards >](#)

Don't have a Petro-Points card? You can easily join the Petro-Points program through RBC Online Banking when you log in to link your cards.

Rent from Hertz to earn and save

When you rent with Hertz[‡] you'll earn 2X Avion points¹⁵ and you can enroll for the Hertz Business Rewards program, which means you'll enjoy up to a 30% discount on the base rate¹⁶ of your rental (Canada and U.S. only), pay no additional driver fee, earn free rental days and more.

Enroll in 3 easy steps:

1. Sign in to your RBC Online Banking account
2. On the RBC Offers page, click **Load Offer** for the Hertz Offer
3. Follow the steps to enrol for a Hertz Business Rewards membership or visit hertz.ca/RBCBusiness

> 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.¹⁷ [rbc.com/rexall](https://www.rbc.com/rexall)



Enjoy unlimited \$0 delivery fees with DoorDash

Get a complimentary DashPass[‡] subscription from DoorDash[‡] for up to 12 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!¹⁸ [rbc.com/doordash](https://www.rbc.com/doordash)



➤ Important contact information

Avion points redemption

For travel, call Avion Rewards Travel at 1-877-636-2870, or visit **avionrewards.com**.

For merchandise, RBC Financial Rewards vouchers and gift cards/certificates:

1-800 ROYAL® 1-2 (1-800-769-2512)

RBC Royal Bank® customer service

Within North America:

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

Obtain your Visa balance, request copies of statements or redeem points using our 24-hour automated system:

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

To disable telephone access to your account information:

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

Lost or stolen cards

Within North America:

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

Collect calls from outside North America:

416-974-7780

Call 24 hours a day, seven days a week, and collect calls will be accepted.

Make the most of your business spending.



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¹ Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Hertz is a registered trademark of Hertz System, Inc. 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 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 Business Credit Card Agreement for more details.

³ RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.

⁴ 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.

⁵ This feature is only available to Primary Business Cardholders. Employees who also have a personal Visa Platinum Avion or Visa Infinite Avion card are not eligible to combine points. If there are multiple Primary Business Cardholders on an Avion Visa Business account, this points roll-up feature is limited in that (i) all Avion points earned by all Primary Business Cardholders and Employees for that Business Applicant can only be rolled up into the Avion Rewards Account of one (1) designated Primary Business Cardholder, and (ii) only that Primary Business Cardholder can also roll up all the Avion points contained in that Avion Rewards Account into an Avion Rewards Account tied to a personal Visa Platinum Avion or Visa Infinite Avion account, and for which that designated Primary Business Cardholder is also the applicant or co-applicant. For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit avionrewards.com.

⁶ 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. ⁷ Member-Canadian Investor Protection Fund.

⁸ 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.

⁹ Reward shipping (by basic prepaid delivery service), handling and taxes are included with your redemption. All rewards are subject to availability. If the merchandise item is unavailable exactly as shown, a substitute of equal or greater value will be sent to you. Point redemption values may fluctuate.

¹⁰ Trip Cancellation insurance is subject to a limit of \$1,500 for each Covered Person, to an overall maximum of \$5,000 for all Covered Persons per trip, and it protects eligible cardholders against the cost of non-refundable travel arrangements that were purchased with your RBC Avion Visa Business card if the trip is cancelled prior to your departure due to an unexpected or unforeseen covered risk.

¹¹ Trip Interruption insurance is subject to a limit of \$5,000 for each Covered Person, to an overall maximum of \$25,000 for all Covered Persons per trip. This coverage provides reimbursement for the non-refundable unused portion of your prepaid travel arrangements purchased with your RBC Avion Visa Business card if the trip is interrupted or delayed due to an unexpected or unforeseen covered risk, including the extra costs of economy class transportation to your departure point.

¹² Coverage underwritten by RBC Insurance Company of Canada.

¹³ Coverage underwritten by RBC Insurance Company of Canada.

¹⁴ Coverage underwritten by Aviva General Insurance Company.

¹⁵ Insurance benefits are available to Canadian residents only. All insurance is subject to limitations and exclusions. Please refer to the Certificate of Insurance in your welcome kit for complete details.

¹⁶ Discounts provided will appear as credits on your monthly credit card statement 8-10 weeks after the purchase date. All terms, conditions and restrictions applicable to the Visa SavingsEdge Program are established by Visa Canada Corporation ("Visa"). Visa, not Royal Bank of Canada, is responsible for the Program. For details, visit visasavingsedge.ca.

¹⁷ To participate in this offer, you must have an RBC debit or credit card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("Eligible RBC Card"). When you participate in the Linked Loyalty Offers as a Business RBC Client, you will only be able to link up to two (2) Eligible Business RBC Credit Cards and one (1) RBC Client Card to a Petro-Points Account. You must be enrolled in RBC Online Banking for business in order to link your Eligible RBC Card to your Petro-Points card. Card linking may take up to two (2) business days to process before savings and bonus points can be applied to purchases. 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. For more information, visit rbc.com/linkbusiness.

¹⁸ Only certain RBC credit cards earn Avion points. Each time you use your linked Eligible RBC Card that earns Avion points to pay for purchases at a retail Petro-Canada location, you will earn a bonus of twenty percent (20%) more Avion points than you normally earn for every \$1 in purchases in accordance with the Avion Rewards terms and conditions: avionrewards.com/terms-and-conditions. Please allow up to ninety (90) days from the date the transaction is posted on your credit card statement for the bonus points to be deposited into your Avion Rewards account. 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 available at petro-points.com/terms. The collection of Petro-Points excludes taxes on non-petroleum purchases, tobacco, vaping products, gift cards and transit tickets.

¹⁹ This offer is not transferable to people outside your organization, but you may share it with your colleagues and employees within your organization. To earn 3X the Avion points you normally earn ("Bonus Points") for every one dollar (\$1.00) in purchases, including taxes, you make at any corporately owned Hertz location in Canada, the U.S., the U.K., Germany, Italy, Switzerland, Netherlands, Belgium, Spain, Australia and Luxembourg, beginning February 7, 2020 to February 7, 2024 ("Offer Period"), click the "Load Offer" button and pay using your RBC Avion Visa Infinite Business card ("Eligible RBC Business Rewards Card") ("Qualifying Purchase"). Franchised Hertz locations are not eligible for this offer.

²⁰ If your Eligible RBC Business Rewards card changes, you must load this offer again. If you cancel your credit card, you will not be eligible for the Discount or Bonus Points.

²¹ Please allow up to 30 days from the date of your Qualifying Purchase, provided your credit card account was in good standing at that time, for the Bonus Points to appear on the account statement tied to your Eligible RBC Rewards Card. Cancellations or price adjustments may cancel or reduce the Avion points earned on your Qualifying Purchase, including Bonus Points. Offer may not be combined with any other offer, promotion, certificate, voucher or other discount.

²² Hertz, not Royal Bank of Canada, is responsible for the sales and returns terms and conditions applicable to your Qualifying Purchase(s) and the Discount. For complete terms and conditions, please visit hertz.ca/RBCBusiness. Royal Bank of Canada reserves the right to cancel, modify or withdraw this offer at any time, even after you have activated it. For more details on the Offers program, please visit rbc.com/offers.

²³ The up to 30% discount rate applies to the base rate only (time and mileage charges) ("Discount"), is available at participating Hertz corporate locations in Canada and the U.S and excludes taxes, tax reimbursements, fees, surcharges and optional service charges, such as refueling.

²⁴ A CDP ID # will be generated upon enrollment, please use this CDP ID # for future bookings to take advantage of the Discount. In order for all your colleagues and employees within your organization to receive the Discount, they must use the CDP ID # when making a booking with Hertz.

²⁵ 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, RBC Visa CreditLine for Small Business, RBC Visa Business, 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 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.

²⁶ 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 Avion Visa Business card, you must subscribe to DashPass by adding your RBC Avion Visa Business card, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details visit rbc.com/doordashterms. If you are an existing DashPass subscriber and have already added your RBC Avion Visa 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 Avion Visa Business Credit Card account. The DashPass monthly subscription fee will be waived ("Complimentary DashPass Subscription") and you will receive a 12 month Complimentary DashPass Subscription. DashPass subscriptions purchased through third parties, including third-party payment accounts, or online or mobile digital wallets (like Apple Pay and Google Pay) are not eligible for the Complimentary DashPass Subscription. Your RBC Avion Visa 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 Avion Visa Business card to obtain a Complimentary DashPass Subscription with another DoorDash account. You are only eligible for one 12 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 the full-price membership at the then-current rate after the end of the 12 month Complimentary DashPass Subscription. Your RBC Avion Visa 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.