

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 RBC Rewards® program.

Your new RBC Avion Visa Business card allows you to get more from your business spending by earning RBC Rewards 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 RBC Rewards
program



Insurance
coverage



Travel
benefits



Offers and
Discounts



Important contact
information

[View Legal Disclaimers](#)



➤ Your RBC Avion Visa Business card at a glance

Earn and redeem points faster — combine the RBC Rewards points earned from all of your employees' Avion Visa Business cards in one account, then combine those points with your business and personal Platinum and Avion card points for an effective way to earn more RBC Rewards points.

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 worldwide* 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 Mobile^Δ app. Unlocking is just as easy. Learn more about Card Lock at www.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 RBC Rewards points



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

Visit www.rbc rewards.com/earn

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

Travel Rewards

The RBC 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 Points^{††} allows you to use your points to make a payment directly toward your card balance.

➤ Earning RBC Rewards 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 RBC Rewards points,^{***} 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 www.rbc rewards.com.

Sign up today for your monthly e-newsletter at www.rbc rewards.com and receive updates on our latest promotions and program updates.

➤ 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 Insurance⁵

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 Insurance³

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 Insurance¹

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 Insurance¹

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 Insurance²

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

Emergency Purchases Insurance¹

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 RBC Rewards points you've redeemed for travel.

Flight Delay Insurance³

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.

Auto Rental Collision/Loss Damage^{1,3}

Covers you for loss and damage to a rental vehicle up to the actual cash value of the rental vehicle (provided that you executed the rental agreement and paid the entire cost with your card and the rental vehicle has an MSRP of under \$65,000).

Hotel/Motel Burglary Insurance¹

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.

➤ Travel services

When travelling outside the province, Assured Assistance Inc. (Assured Assistance) provides you with a range of valuable services when you are faced with certain unexpected situations, medical emergencies, or are in need of legal assistance. Assured Assistance is available to answer any questions or handle claims regarding the insurance already described in this guide. It also provides the following emergency services:

Pre-trip assistance

Before you travel, feel free to call Assured Assistance for helpful information such as health precautions as specified by the World Health Organization, weather reports for major cities around the world, currency exchange rates, and immunization and visa requirements.

Emergency cash advance and airline tickets

Should your card be lost or stolen while travelling anywhere in the world, you can call Assured Assistance and they will provide you with emergency funds and/or airline tickets. Emergency funds will be charged to your account as a cash advance* and tickets will be billed as a purchase.

Emergency message service

As an RBC Avion Visa Business cardholder, you may use the free telephone message service provided by Assured Assistance to send and receive messages in the event of a personal emergency while travelling. You — and those who need to stay in touch with you — can call Assured Assistance to leave or retrieve brief messages.

Prescription medicines

While travelling, you can call Assured Assistance to assist you in obtaining medication for which you already have a prescription. They will contact your doctor and make necessary arrangements so you can pick up your prescription at a nearby pharmacy. The cost of filling the prescription and any courier charges will be charged to your credit card account.

➤ Travel services

Valuable documents

Assured Assistance can have valuable documents (passport, driver's licence, etc.) picked up and delivered to you should you arrive at your destination and realize that you have left them behind, provided there is someone at your home or office to locate the documents. Courier expenses will be charged to your account as a purchase.

Legal and bail assistance⁴

If you find yourself in need of legal counsel while away from home, you can call Assured Assistance for names of local attorneys, embassies and consulates that may be able to help. Assured Assistance can also arrange for funds to be transferred directly from your account if you are required to post bail or advance funds to counsel. The final selection of any legal service provider is your right and responsibility.

Emergency medical referral services⁴

If you need medical assistance while away from home, Assured Assistance will refer you to the nearest appropriate physician or medical facility.

Assured Assistance can be reached 24 hours a day at 1-800-533-2778 from anywhere in Canada or the U.S. or by making a collect call to 905-816-2581 from outside Canada or the U.S.

➤ Offers and Discounts

Visa SavingsEdge[‡]

Turn business purchases into business savings automatically~ with Visa SavingsEdge[‡]. Enrol your eligible RBC Avion Visa Business card for free at www.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[‡] card⁶ and instantly save 3 cents/L on gas, plus earn 20% more RBC Rewards points and Petro-Points every time you pay with your linked card.⁷

[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.

➤ Important contact information

RBC Rewards points redemption

For travel, call RBC Rewards Travel at 1-877-636-2870, or visit **www.rbc rewards.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.

Assured Assistance

Within North America:

1-800-533-2778

Collect from outside North America:

905-816-2581

Call for assistance with many of the travel services and insurance listed in this guide, 24 hours a day, seven days a week.

Make the most of your business spending.



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¹ All other trademarks are property of their respective owner(s).

² Coverage underwritten by Aviva General Insurance Company in the province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

³ Coverage underwritten by Aviva General Insurance Company.

⁴ Coverage underwritten by RBC Insurance Company of Canada.

⁵ Assured Assistance Inc. cannot accept responsibility for the actual performance of any person or company made available to assist you.

⁶ 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.

⁷ 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.

⁸ 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 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.

⁹ Only certain RBC credit cards earn RBC Rewards points. Each time you use your linked Eligible RBC Card that earns RBC Rewards points to pay for purchases at a retail Petro-Canada location, you will earn a bonus of twenty percent (20%) more RBC Rewards points than you normally earn for every \$1 in purchases in accordance with the RBC Rewards terms and conditions: rbc.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 RBC 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 www.petro-points.com/terms. The collection of Petro-Points excludes taxes on non-petroleum purchases, tobacco, vaping products, gift cards and transit tickets.

¹⁰ 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.

¹¹ RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.

¹² RBC Rewards 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.

¹³ 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 RBC Rewards points earned by all Primary Business Cardholders and Employees for that Business Applicant can only be rolled up into the RBC Rewards Account of one (1) designated Primary Business Cardholder, and (ii) only that Primary Business Cardholder can also roll up all the RBC Rewards points contained in that RBC Rewards Account into an RBC 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 RBC Rewards program, please visit www.rbc.com/terms-and-conditions.

¹⁴ Bonus RBC Rewards points are awarded per dollar spent on qualifying purchases made at any Canadian CWT Vacations ("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 www.rbc.com/terms-and-conditions.

¹⁵ 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.

¹⁶ 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.com/terms-and-conditions.

¹⁷ 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 www.rbc.com/terms-and-conditions.

¹⁸ 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.

¹⁹ 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.

²⁰ 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 www.visasavingsedge.ca.