



Royal Bank

## BENEFITS GUIDE

RBC® Business Cash Back Mastercard†

# Cash back on every purchase†

BUSINESS

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

Thank you for choosing the RBC Business Cash Back Mastercard. It gives you the purchasing power, flexibility and security you expect in a business credit card, plus a very simple reward — 1% cash back on every purchase you make with your card.† All with NO annual fee.

## QUICK CARD OVERVIEW

Cash Back	■ 1% cash back on purchases† (annual cash back cap: \$650)
Annual Fee	■ \$0
Insurance Coverage	■ Purchase Security ■ Extended Warranty
Additional Benefits	■ Chip & PIN technology for enhanced security ■ Mastercard PayPass‡ — speed, convenience and security right at your fingertips

If you have any questions about your card, please call us at 1-800 ROYAL® 2-0 (1-800-769-2520).

# Cash back made easy for your business.

Every time you make a purchase with your RBC Business Cash Back Mastercard, you'll receive a credit for 1% of your purchase.<sup>†</sup> That's all there is to it.

Here are just a few of the many purchases you could use your card to earn cash back on:

- Gas, parking, auto service, even car washes
- Office supplies – from paper to computers
- Couriers
- Cellphone hardware and rate plans
- Travel – across town or across the country
- Client appreciation – entertainment, gifts and more
- Advertisement and promotion of your business

## Take your credit when you want it

Once your cash back balance is \$25 or more, you can have the full amount credited to your account any time by calling 1-800 ROYAL 1-2 (1-800-769-2512). Or simply wait and have it automatically credited to your account in January.

## See your up-to-date cash back balance

Want to see your current cash back balance? Simple – just look for the cash back summary on your monthly statement.

**Congratulations!**  
You have received \$355.00 in CASH BACK rewards.

Royal Bank  
RBC

RBC® Business Cash Back MasterCard®  
DR. HEATHER SMITH 4514 0900 1636 3469  
RAYMOND SMITH 4514 0900 1636 3578  
STATEMENT FROM DEC 14, 2011 TO JAN 13, 2012

1 OF 3

PREVIOUS STATEMENT BALANCE	
PREVIOUS STATEMENT BALANCE	\$13,451.31

4514 0900 1636 3469

DATE	DESCRIPTION	AMOUNT
DEC 27	DEC 28 PAYMENT - THANK YOU	-\$5000.00
JAN 10	JAN 11 THE SUPPLY STORE	\$450.00
JAN 10	JAN 11 A NEIGHBOURHOOD TOOL SHOP	\$300,000.00
JAN 10	JAN 11 BOOKS FOR YOU	\$450.00

IMPORTANT INFORMATION

CASH BACK SUMMARY	
Previous Cash Back Balance	\$342.95
Cash Back Bonus	\$2.25
1% Cash Back	\$8.55
Adjustments	\$1.25
Cash Back Credited This Statement	\$355.00
<b>New Cash Back Balance</b>	<b>\$0</b>

CONTACT US

CASH BACK SUMMARY	
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# Protection for your business purchases.

## Purchase Security and Extended Warranty Insurance<sup>1</sup>

Purchases made with your RBC Business 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 enclosed Certificate of Insurance for complete details regarding this coverage.

## Chip & PIN security



The state-of-the-art chip & PIN technology embedded in your RBC Business Cash Back Mastercard protects you against counterfeiting and fraud and makes an already safe payment system even more secure.

## Tap and Go with PayPass



When speed is essential, Mastercard PayPass<sup>‡</sup> is like having exact change wherever you go. A simple tap of your card is all it takes to pay at the checkout.

## Lost or stolen Cards

As soon as you realize your card is missing, call the Lost or Stolen Cards phone number listed below. Be sure to identify yourself as an RBC Business Cash Back Mastercard 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 Within North America:

1-800 ROYAL<sup>®</sup> 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 app<sup>^</sup>. Unlocking is just as easy. Learn more about Card Lock at [www.rbc.com/creditcardlock](http://www.rbc.com/creditcardlock).

# Automatic enrolment in Mastercard's Easy Savings<sup>‡</sup> Program.

Here's a great way to save even more on everyday purchases. Mastercard Easy Savings provides automatic rebates on products and services from participating merchants — from flights and hotels to car rentals and business services. There are no coupons to handle, no codes to remember — rebate savings are automatically provided and are included on your monthly billing statement.

To learn more about the Mastercard Easy Savings Program, go to [www.mastercardeasysavings.ca](http://www.mastercardeasysavings.ca).

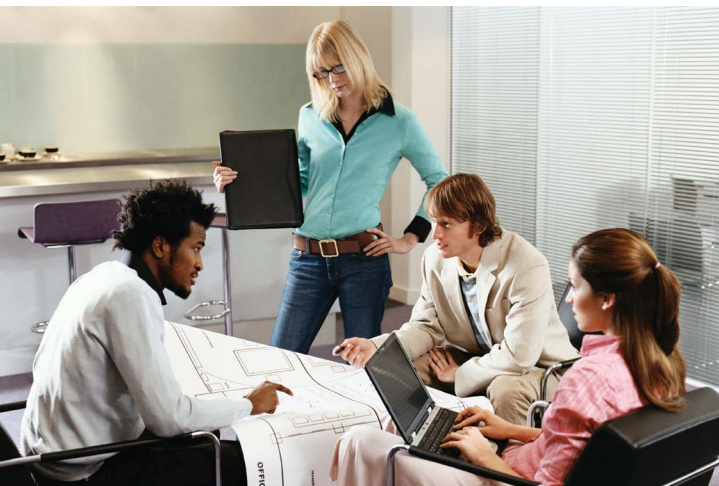


# Enjoy all the advantages your card offers you.

Your RBC Business Cash Back Mastercard offers you a wealth of benefits, including:

- Worldwide acceptance
- Access to cash advances<sup>††</sup>
- Our time-saving autopayment service
- RBC Online Banking
- Emergency card replacement

For a complete description of all your RBC Business Cash Back Mastercard benefits, please visit us online at [www.rbc.com/businesscashback](http://www.rbc.com/businesscashback).



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

† You will earn \$1.00 back for every \$100.00 (1% Cash Back Credit) in Net Purchases you make (including pre-authorized bill payments) up to a maximum Cash Back Credit of \$650.00 per Annual Period when you use your RBC Business Cash Back Mastercard to pay. Provided your New Cash Back Balance is \$25.00 or more, Cash Back Credits earned during the year will i) automatically be credited to your January Account balance and appear on your February monthly statement, and/or ii) be credited at any other time, upon request. Cash Back Credits 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. From time to time we may offer bonus cash back promotions and will disclose the terms and conditions in the offer details. For complete details, please refer to the RBC Cash Back Program Terms and Conditions at [www.rbc.com/cardbenefitguide](http://www.rbc.com/cardbenefitguide). Royal Bank of Canada reserves the right to withdraw or amend this benefit at any time.

†† 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.

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

<sup>1</sup> 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 enclosed Certificates of Insurance for complete details regarding the insurance coverages on your RBC credit card.

# 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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