



Your WestJet RBC® World Elite Mastercard for Business[‡]

Benefits Guide

Say hello to your new WestJet RBC World Elite Mastercard for Business – the fastest way to earn WestJet points on eligible business and travel related expenses. Elevate your travel experience with Silver status benefits⁵ and free checked bags²² (for you and up to eight guests on the same reservation) – giving you a more rewarding experience every time you take to the skies. Whether travelling for business or pleasure, enjoy peace of mind that comes with the built-in insurance coverage on your card.¹⁰

Maximize cash flow and manage expenses with confidence with up to 51 interest-free days to pay suppliers[†].

Discover all the ways that you and your business can benefit from the WestJet RBC World Elite Mastercard for Business.



Overview



Earn WestJet points



Redeem WestJet points



World Elite Mastercard benefits



Built-in insurance coverage



More value



Important information

[View Legal Disclaimers](#)

➤ Earn WestJet points

Your WestJet RBC World Elite Mastercard for Business is the fastest way to earn WestJet points and they don't expire. Simply make everyday business purchases – no matter how big or small – and watch your points add up.

All WestJet points earned by secondary business cardholders automatically pool into the primary business cardholder's WestJet Rewards account¹ – no transfers required.

- **Earn up to 6 WestJet points** for every \$1 spent on WestJet flights.²
- **Earn 3 WestJet points** for every \$1 spent on WestJet Vacations² and Sunwing Vacations.²
- **Earn 3 WestJet points** for every \$1 spent on telecommunications, shipping and electronics purchases.³
- **Earn 1.5 WestJet points** for every \$1 spent on all other purchases.²

➤ Redeem WestJet points

Redeem WestJet points for WestJet flights, WestJet Vacations, Sunwing Vacations, and more.⁴ Enjoy ultimate flexibility to redeem for any flight, any day, with no blackout dates. Choose to redeem as many points as you wish to save a little or a lot!

- Redeem points to **cover the full cost of your flight**, including all taxes, fees and surcharges.⁴
- Redeem points to save on **seat selection, checked baggage fees, and cabin upgrades**.⁴
- Treat yourself when you use WestJet points to shop online at the **WestJet Rewards eStore**.⁴

➤ Enjoy the benefits of WestJet Silver status⁵

As soon as you get your WestJet RBC World Elite Mastercard for Business, you can start enjoying all the benefits of **WestJet Rewards Silver status**⁵ until December 31 of the following year. Enjoy exclusive benefits like [lounge passes](#), priority check-in and boarding, and two free checked bags for you and up to 8 additional guests travelling on the same reservation.[^] You can continue to qualify for Silver status in subsequent years by spending a minimum \$30,000 CAD annually on your WestJet RBC World Elite Mastercard for Business.

➤ Reach higher with Status Lift⁶

With **Status Lift**, every \$5,000 in purchases charged to your card will earn you 200 CAD in tier qualifying spend.⁶ Spend your way to Gold, or even Platinum, with or without flying. Learn more about tier qualifying spend and tier benefits at westjet.com/tiers.

➤ Enjoy airport lounges worldwide

Your WestJet RBC World Elite Mastercard for Business entitles you to membership in the Mastercard Travel Pass Program provided by DragonPass.⁷ This program offers access to more than 1,300 airport lounges globally, plus valuable airport dining and spa offers. Download the Mastercard Travel Pass app and register at mastercardtravelpass.dragonpass.com.

➤ Introducing the WestJet Biz Program⁸



As a WestJet RBC World Elite Mastercard for Business primary cardholder, you'll automatically be enrolled in Tier 1 of the WestJet Biz Program until December 31 of the following year.⁸ In subsequent years, simply book at least one flight annually to maintain the following benefits:

- Competitive flight discounts (up to 15% for Tier 1) on all domestic, transborder and transatlantic routes.
- The flexibility to book travel at westjetbiz.com through your preferred travel management company, travel agency or self-serve.

Learn more at [WestJet Business Travel Program](#)

Enjoy more of the things that make life better like on-demand apps, global data roaming with FlexiRoam⁹, additional subscription services and exciting cashback offers through Mastercard Travel Rewards. Discover all the benefits of your [exclusive membership](#).

➤ Business benefits for peace of mind

We've got you covered

Whether you're flying across the country for a meeting or purchasing supplies and equipment for your business, your WestJet RBC World Elite Mastercard for Business protects your travel, purchases and so much more. Simply use your card for all your purchases and take advantage of a suite of built-in insurance coverage.^{10,11} Please refer to your Certificate of Insurance for detailed coverage information or contact us at 1-800-533-2778 if you have any specific questions in mind.

Trip cancellation or interruption

Should you need to cancel your trip, you could be reimbursed for any non-refundable prepaid travel arrangements when you pay for your trip using your WestJet RBC World Elite Mastercard for Business. If your trip is interrupted or delayed, this insurance provides reimbursement for a one-way economy ticket back to your departure point.¹²

Emergency medical

Medical coverage for both you and your spouse, as well as eligible dependents accompanying you, is included for the first 15 consecutive days per trip outside Canada or your province of residence. If you are 65 years of age or older, you are entitled to the same benefit coverage for the first three consecutive days of your trip.¹³

Auto rental collision, loss or damage

Covers you for loss and damage to a rental vehicle for 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).¹⁴

Purchase security and extended warranty

Purchases made with your WestJet RBC World Elite Mastercard for Business are automatically protected against loss, theft or damage for up to 90 days from the date of purchase. The card also doubles the manufacturer's original warranty for a maximum of one year. Please keep your receipts in the event you need to make a claim.

You'll also receive lost/stolen baggage,¹¹ hotel/motel burglary,¹¹ travel accident,¹¹ flight delay¹¹ and delayed baggage¹¹ insurance. For more details, please refer to your [Certificate of Insurance](#).

Mobile device protection

Receive coverage of up to \$2,000 in the event your mobile device – purchased with your WestJet RBC World Elite Mastercard for Business – is lost, stolen, accidentally damaged, or experiences mechanical failure. Coverage is for two years starting 91 days after the date you purchased your mobile device.¹¹

➤ The next level of convenience and security

Lock and unlock your card

Can't find your credit card? With the RBC Mobile app, you can lock your card temporarily. This eliminates the worry if your card is misused or you can't find it. Unlocking it is just as easy. Simply log in to the RBC Mobile app¹⁵ and choose your WestJet RBC World Elite Mastercard for Business card to lock and unlock it.

Easy access to funds

Use your WestJet RBC World Elite Mastercard for Business to access available funds anytime, 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 worldwide¹⁶ displaying the Mastercard logo.
- Use your card to make **purchases anywhere in the world where Mastercard is accepted**, including online, by phone and at millions of retail locations worldwide.
- **Set up pre-authorized payments** for most of your bills and enjoy the convenience of a single monthly payment to your WestJet RBC World Elite Mastercard for Business account.

➤ More value

Save 3¢/L every time you pump at Petro Canada[¥]



Save 3¢/L on gas at Petro-Canada with every fill-up¹⁷. Plus, earn 20% more Petro-Points¹⁸ when you link your RBC credit card to your Petro-Points account. rbc.com/petro-canada

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 credit card¹⁹. rbc.com/rexall

Enjoy unlimited \$0 delivery fees with DoorDash



Get a complimentary DashPass subscription²⁰ from DoorDash for up to 12 months and enjoy unlimited deliveries from qualifying restaurants you love. Enjoy \$0 delivery fees²¹ on orders of \$15+ when you pay with an eligible RBC credit card. rbc.com/doordash



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

¥ Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Used under license.

† Up to 51 days to pay your suppliers” refers to the maximum number of interest-free days before you must pay your WestJet RBC World Elite Mastercard for Business after a purchase is made (based on the 21-day interest-free grace period and a payment term of 30 days). To achieve this, you must use your WestJet RBC World Elite Mastercard for Business to pay your supplier on the very last day of your 30-day payment term and the payment must be posted on the first day of your next monthly statement period.

^ For complete details on the Silver benefits, visit westjet.com/silver. WestJet, not Royal Bank of Canada, is solely responsible for providing Silver benefits to eligible primary business cardholders.

¹ All WestJet points earned by all cardholders on a WestJet RBC World Elite Mastercard for Business account will be awarded to the primary business cardholder only, whether or not the primary business cardholder is a business owner, a signing authority or an employee.

² Earn 3 WestJet points per \$1 spent on eligible WestJet flights, WestJet Vacations and Sunwing Vacations, and 1.5 WestJet points per \$1 spent on all other purchases when you pay with your WestJet RBC World Elite Mastercard for Business. The additional 1.5 WestJet points per \$1 spent on eligible WestJet flights, WestJet Vacations and Sunwing Vacations (i) are in addition to the 1.5 WestJet points per \$1 you earn on all other purchases and are calculated separately, and (ii) will only be awarded if WestJet, WestJet Vacations or Sunwing Vacations appears as the merchant on your monthly credit card statement. This means that if you purchase WestJet flights, WestJet Vacations or Sunwing Vacations from a travel agency or a third-party booking site, you may not be eligible for the additional 1.5 WestJet points per \$1. WestJet 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 WestJet points earned by the amounts originally charged. If you are a Silver Member, you will earn 3 additional WestJet points per \$1 spent on eligible WestJet flights (including base fares and surcharges, seat selection, checked bags and cabin upgrades purchases, but excluding taxes), which totals 6 WestJet points per \$1 spent, when you pay with your WestJet RBC World Elite Mastercard for Business. The 3 additional WestJet points per \$1 spent on eligible WestJet flights (i) are in addition to the 3 WestJet points per \$1 you earn on eligible WestJet flights and are calculated separately, and (ii) will only be awarded (a) if WestJet appears as the merchant on your monthly credit card statement, (b) as long as you remain a Silver status member, and (c) within 30 days of completion of travel.

³ Earn 3 WestJet points per \$1 spent on Telecommunications, Electronics and Shipping services purchased from merchants classified by the following eligible Mastercard’s Merchant Category Codes (“Eligible MCCs”) and 1.5 WestJet points per \$1 spent on all other purchases when you pay with your WestJet RBC World Elite Mastercard for Business.

Eligible MCCs are:

Telecommunications MCCs:

- 4812 Telecommunication Equipment Including Telephone Sales
- 4814 Telecommunication Services including, but not limited to, prepaid phone services and recurring phone services

Electronics MCCs:

- 5045 Computers, Computer Peripheral Equipment, Software
- 5732 Electronic Sales
- 5734 Computer Software Stores

Shipping MCC:

- 4215 Courier Services: Air and Ground, Freight Forwarders

The additional 1.5 WestJet points per \$1 spent on Telecommunications, Electronics and Shipping services (i) are in addition to the 1.5 WestJet points per \$1 you earn on all other purchases and are calculated separately, and (ii) will only be awarded on purchases made at merchants classified by an Eligible MCC.

Even though some merchants may sell Telecommunications, Electronics or Shipping services, purchases made at these merchants may not necessarily qualify for the additional 1.5 WestJet points per \$1 if the merchant is not classified by an Eligible MCC. Also, merchants that are not classified by an Eligible MCC may be located on the premises of other vendors that are classified by an Eligible MCC, and purchases made at these merchants may not qualify for the additional 1.5 WestJet points per \$1.

Royal Bank of Canada (“Royal Bank”) cannot guarantee that a merchant selling Telecommunications, Electronics or Shipping services is classified by an Eligible MCC and in no event will Royal Bank be liable or responsible for any claims with respect to purchases made at a merchant that is not classified by an Eligible MCC. WestJet 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 WestJet points earned by the amounts originally charged. Royal Bank and WestJet reserve the right to cancel, modify or withdraw this benefit at any time.

⁴ WestJet points can be used towards payment of: (1) WestJet-marketed base fares; (2) certain WestJet ancillaries, such as checked baggage, cabin upgrades and pre-reserved seats; (3) all taxes, fees and other ATC (Air Transportation Charges) on WestJet-marketed flights; (4) WestJet Vacations, eligible Sunwing Vacations or WestJet Vacations Quebec; (5) purchases from participating designated partners; and (6) purchases through the WestJet eStore. No retroactive redemption of WestJet points will be permitted. Minimum redemption of 2,500 WestJet points applies when purchasing UltraBasic, Economy, Premium and Business fares; the entire base fare and other Air Transportation Charges (Other ATC) must be paid with WestJet points when purchasing a Member Exclusive fare. A minimum redemption amount of 5,000 WestJet points per booking applies for WestJet Vacations bookings, Sunwing Vacations bookings or WestJet Vacations Quebec bookings. Other restrictions may apply and are subject to change at any time. Full details available at westjet.com/redeem.

⁵ The primary cardholder on a WestJet RBC World Elite Mastercard for Business account (“Primary Business Cardholder”) will enjoy all the benefits of WestJet Silver status (“Silver Benefits”), starting within ten (10) days from their WestJet RBC World Elite Mastercard for Business account (“WestJet RBC Business Account”) approval date, until December 31st of the following calendar year (“First Year Silver Benefit”).

Once the First Year Silver Benefit expires, the Primary Business Cardholder will continue to enjoy the Silver Benefits for the next Qualifying Year (as defined below) if a total of at least \$30,000 in Eligible Purchases (as defined below) was charged to their Eligible WestJet RBC Business Account in the preceding Qualifying Year (“Subsequent Silver Benefit”), and so on thereafter.

“Eligible Purchases” means the total of net purchase transactions, made by all cardholders on the WestJet RBC Business Account, that appear on the Eligible WestJet RBC Business Account monthly statements prepared during a Qualifying Year (as defined below), minus returns, other credits, fees, interest charges, and cash advances (such as balance transfers, cash-like transactions and bill payments that are not pre-authorized charges set up with a merchant).

“Qualifying Year” means January 1 to December 31 of each calendar year. For new Eligible WestJet RBC Business Accounts, it means the period between the first WestJet RBC Business Account’s monthly statement date, and December 31.

If, while enjoying the First Year Silver Benefit or a Subsequent Silver Benefit, a total of less than \$30,000 in Eligible Purchases is charged to their Eligible WestJet RBC Business Account during that Qualifying Year, the Primary Business Cardholder will lose the Silver Benefits starting on the following January 1st. Thereafter, each time at least \$30,000 in Eligible Purchases is charged to their Eligible WestJet RBC Business Account at any time during a Qualifying Year, the Primary Business Cardholder will re-gain access to Silver Benefits starting on the first day of the following account statement period, and will enjoy the Silver Benefits until December 31st of the following Qualifying Year.

To establish if a minimum of \$30,000 in Eligible Purchases was charged to a Eligible WestJet RBC Business Account in a Qualifying Year, we will look at the Eligible Purchases posted to the Eligible WestJet RBC Business Account until the December monthly statement date (that is the date the statement is prepared). This means that some purchases made in December may not count towards the \$30,000 in Eligible Purchases for that Qualifying Year. For example, if monthly statements are prepared on the 27th day of each month and a purchase is made on December 28, the transaction will be posted to the January monthly statement and will not count towards the \$30,000 in Eligible Purchases for the current Qualifying Year. Eligible Purchases will reset to zero (0) at the beginning of each Qualifying Year.

First Year Silver Benefit and Subsequent Silver Benefit (i) are solely for the benefit of the Primary Business Cardholder whose Eligible WestJet RBC Business Account is open and in good standing, whether the Primary Business Cardholder is a business owner, a signing authority or a simple employee, (ii) are not transferrable, (iii) do not provide the Primary Business Cardholder with the 4,000 CAD in tier qualifying spend normally required to achieve Silver status, (iv) do not replace nor override any higher WestJet tier status the Primary Business Cardholder may otherwise be enjoying in accordance with the WestJet Rewards Program, and (v) are not available to existing or former WestJet RBC World Elite Mastercard for Business primary business cardholders, applying for or transferring to a WestJet RBC World Elite Mastercard for Business.

WestJet, not Royal Bank of Canada, is solely responsible for the WestJet Rewards Program ("Program"), the terms of the Program (including earning, redemption and administration of WestJet points), Program changes and providing Silver Benefits to eligible Primary Business Cardholders. For full Program terms and conditions, visit www.westjet.com.

- ⁶ Primary cardholders on a WestJet RBC World Elite Mastercard and/or WestJet RBC World Elite Mastercard for Business credit card account ("Eligible Cardholder(s)") have access to "Status Lift", an annual benefit to help Eligible Cardholders achieve the Silver, Gold or Platinum status faster each year, by providing them a supplemental method to earn [tier qualifying spend](#).

Eligible Cardholders will earn the equivalent of 200 CAD in tier qualifying spend for every \$5,000 in Eligible Purchases (as defined below) ("Status Lift") charged to their WestJet RBC World Elite Mastercard and/or WestJet RBC World Elite Mastercard for Business credit card account (each, an "Eligible RBC World Elite Account") during a Qualifying Year (as defined below). Status Lift(s) will be added to their other tier qualifying spend and count towards reaching their next WestJet Rewards tier. If an Eligible Cardholder has two (2) Eligible RBC World Elite Accounts, the Eligible Purchases (as defined below) made with both accounts will be combined towards reaching the \$5,000 in Eligible Purchases.

"Eligible Purchases" means the total of net purchase transactions, made by all cardholders on the Eligible RBC World Elite Account, that appear on the Eligible RBC World Elite Account monthly statements prepared during a Qualifying Year (as defined below), minus returns, other credits, fees, interest charges, and cash advances (such as balance transfers, cash-like transactions and bill payments that are not pre-authorized charges set up with a merchant).

"Qualifying Year" means January 1 to December 31 of each calendar year. For new Eligible RBC World Elite Accounts, it means the period between the first Eligible RBC World Elite Account's monthly statement date, and December 31.

A Status Lift may be awarded up to fifty (50) times per Qualifying Year, which is equivalent to 10,000 CAD in tier qualifying spend. A Status Lift will be awarded approximately ten (10) business days after the monthly statement date for which the \$5,000 in Eligible Purchases is reached.

For each Qualifying Year, Status Lifts are awarded based on the total Eligible Purchases posted to an Eligible RBC World Elite Account(s) until the December monthly statement date (that is the date the statement is prepared). This means that some purchases made in December may not count towards the \$5,000 in Eligible Purchases for that Qualifying Year. For example, if monthly statements are prepared on the 27th day of each month and a purchase is made on December 28, the transaction will be posted to the January monthly statement and will not count towards the \$5,000 in Eligible Purchases for the current Qualifying Year. Status Lift(s) and Eligible Purchases will reset to zero (0) at the start of each Qualifying Year.

For an Eligible Cardholder to earn a Status Lift, their Eligible RBC World Elite Account must be open and in good standing at the time the Status Lift is awarded. If an Eligible RBC World Elite Account is closed before the end of a Qualifying Year, WestJet reserves the right to remove any Status Lift(s) and/or tier upgrade(s) the Eligible Cardholder may have received through this benefit.

Tier qualifying spend earned through Status Lift have no monetary or other exchange value and cannot be sold or transferred.

WestJet and Royal Bank of Canada reserve the right to change or withdraw the Status Lift benefit at any time.

WestJet, not Royal Bank of Canada, is solely responsible for the WestJet Rewards Program ("Program"), the terms of the Program (including earning, redemption and administration of WestJet points), Program changes and providing Silver Benefits to eligible Primary Business Cardholders. For full Program terms and conditions, visit www.westjet.com.

- ⁷ Mastercard Travel Pass, provided by DragonPass, is being provided as a benefit to cardholders with eligible and valid WestJet RBC World Elite Mastercard for Business. Each eligible WestJet RBC World Elite Mastercard for Business is entitled to a complimentary membership to DragonPass Airport Lounges Program (as long as they remain a WestJet RBC World Elite Mastercard for Business cardholder). Cardholders must enroll for this benefit through downloading the Mastercard Travel Pass app and register at <https://mastercardtravelpass.dragonpass.com/> using their eligible Credit Card. Enrollment for the Program must be completed using the Cardholder's First and Last Name as set out on their respective Passport (or other government issued ID used for travel within Canada), as it will be required for verification when the Cardholder is attempting to access a participating lounge. All lounge visits, for the Cardholder and their accompanying guests, are subject to a fee of \$32 USD (subject to change) per person, per visit. Applicable lounge access charges will be billed to the Eligible Credit Card connected to the Cardholders' Program membership. Membership includes access to any airport lounge participating in the Program. Once the Cardholder has enrolled in the Program, the Cardholder may use one of three (3) ways to access their lounge benefits: (i) present their valid Eligible Credit Card; (ii) show their digital membership card and QR Code within the Program App or Website; (iii) present their printed or emailed e-Certificate containing the membership card and QR Code. The Program membership will be suspended if the Eligible Credit Card is cancelled or inactive, is no longer linked to the Program membership, or if the Eligible Credit Card is no longer a product participating in the Program. It is the responsibility of the Cardholder to ensure their Eligible Credit Card details are updated within the Program if there are any changes. If the Cardholder is using a printed or emailed e-Certificate as their method of lounge access, they will need to obtain a new e-Certificate if there are any changes to their Eligible Credit Card details. Unless suspended or cancelled, the Program membership will automatically renew annually on the anniversary date (i.e. when the Cardholder enrolled in the Program). The Program membership may be suspended if your Eligible Credit Card is no longer in good standing. To view a full list of participating airport lounges, their facilities, opening times and restrictions, Cardholders can visit the Program App and Website for more information. Enrolled Cardholders are subject to Terms and Conditions for the Global Airport Lounge Access Program and the individual lounge operators' terms of use for the participating lounges visited, available through the Program App and Website. The Program Terms and Conditions will also be sent to the Cardholder via email once enrollment is complete. In addition to lounge access, enrollment in the Program will also allow cardholders to access additional benefits and offers. To view a full list of benefits and offers available for the Cardholders' Eligible Credit Card, Cardholders can visit the Program App and Website for more information. Cardholders who participate in or use any of the benefits or offers presented through the Program are subject to the relevant Terms and Conditions for the applicable benefit or offer, as outlined in the Program App and Website. Cardholders who participate in the Program are subject to the DragonPass Terms of Use, Terms of Service and Privacy Policy and Mastercard's Privacy Notice. By enrolling in the Program and using the benefits and offers presented through the Program, the Cardholder acknowledges that DragonPass may share Cardholders' Program data with Mastercard and/or Royal Bank of Canada ("RBC") in order to facilitate the Program, subject to Mastercard and RBC's own privacy policies. The Program services and benefits are provided by DragonPass and applicable third party offer providers, and neither Mastercard nor RBC is responsible for any claims or damages arising from participation in the Program. Mastercard reserves the right to modify or cancel this Program at any time and without prior notice. For full terms and conditions, visit <https://mastercardtravelpass.dragonpass.com/terms-and-conditions>

- ⁸ The primary cardholder on a WestJet RBC World Elite Mastercard for Business account ("Primary Business Cardholder") will be automatically enrolled in the WestJet Biz Program Tier 1 ("Program"), starting within ten (10) business days from their WestJet RBC World Elite Mastercard for Business ("WestJet RBC Business") account approval date, until December 31st of the following calendar year ("Offer Period").

Once the Offer Period expires, the Primary Business Cardholder will continue to be eligible for the Program until the following December 31 if at least one (1) WestJet flight, booked through the [WestJet Biz booking channel](#), was purchased using their WestJet RBC Business card during the Offer Period.

Thereafter, the Primary Business Cardholder will continue to be eligible for the Program until the following December 31 if at least one (1) WestJet flight, booked through the [WestJet Biz booking channel](#), was purchased using their WestJet RBC Business card during the preceding calendar year, and so on.

If the Primary Business Cardholder does not book least one (1) WestJet flight through the [WestJet Biz booking channel](#) using their WestJet RBC Business card during the Offer Period or a subsequent calendar year, as applicable, the Primary Business Cardholder will no longer be eligible for the Program starting on the following January 1st, the standard WestJet Biz Program will apply going forward, and the Primary Business Cardholder will not be able to re-gain access to the Program.

If the Primary Business Cardholder closes their WestJet RBC Business card, the Primary Business Cardholder will no longer be eligible for the Program starting within ten (10) days from their WestJet RBC Business card closure date, and the standard WestJet Biz Program will apply going forward. In order to take advantage of the WestJet Biz Program discounts and tracking, all business travel bookings are required to be completed via [WestJet Biz booking channel](#).

Prior to making a booking in WestJet Biz booking channel, your company must agree to the WestJet Biz Program Terms and Conditions, which are available upon first registration. All canceled flights with nonrefundable credits will be placed into a Corporate Travel bank.

Booking made and tickets purchased by the Company with the discounts shall be for the sole use of company employees travelling on Company business and paid by the Company. Discounts provided under this program do not apply to fees, taxes, surcharges, WestJet Vacations or group bookings made through the WestJet Group Sales Department.

Discounts do not apply to interline or code-share flights, except for Delta Air Lines flight booked through the WestJet Biz booking tool.

WestJet, not Royal Bank of Canada, is solely responsible for the WestJet Biz Program/Tier 1. For more information, and for terms and conditions, please visit [Business Travel Program](#) | WestJet official site.

⁹ Valid from 10/01/2024 and can be redeemed once per calendar year. Eligible World Elite Mastercard cardholders and Mastercard World Elite for Business cardholders* can redeem a FlexiRoom eSIM and a 3x1GB global** data roaming plan at no additional cost by using your eligible Mastercard payment card (the "Program Benefit"). Eligible cardholders will need to register by creating a FlexiRoom account. To determine eligibility, enter your full 16-digit Mastercard card number when prompted in the FlexiRoom Mobile Application on the FlexiRoom landing page/browser. Upon verification of your eligibility, you must complete the full enrolment process to utilize the Program Benefit. For subsequent purchases, a 15% discount will be automatically applied.

The FlexiRoom eSIM and the 3x1GB global data roaming plans must be activated within the calendar year following enrollment and each will be valid for 5 days from the date of activation.

Benefit can only be redeemed once. For subsequent purchases, a 15% discount will be automatically applied.

Terms, conditions, pricing, special features and service and support options subject to change or cancellation without notice. Mastercard reserves the right to modify or cancel this Program Benefit at any time without notice. In order to redeem the Program Benefit, you acknowledge that you are entering into an agreement with FlexiRoom. By agreeing to the terms thereof, you acknowledge and agree that neither Mastercard nor any participating financial institution card issuer has any involvement or responsibility for the provision of any FlexiRoom benefit, subscription, products or services, and are not responsible for any claims or damages arising from their use thereof.

This Program Benefit is non-transferable and may be terminated for any breach of the FlexiRoom terms and conditions. The offer cannot be combined with any other FlexiRoom offer. Your use of the Program Benefit is subject to FlexiRoom's terms and conditions and other applicable legal terms and conditions available at <https://www.FlexiRoom.com/terms-and-conditions>. Additional eligibility restrictions, exclusions, and terms apply. See full terms and conditions.

* The following cards issued in Canada: World Elite Mastercard and Mastercard World Elite for Business if eligible. Check here for eligibility: mastercard.FlexiRoom.com/canada.

** Cardholders cannot data roam using FlexiRoom in North Korea, Ukraine, Western Sahara & Tanzania

For more information about the benefit - <https://mastercard.flexiroom.com/en/Canada>

¹⁰ All insurance is subject to limitations and exclusions. Please refer to the insurance certificate included in your Welcome Kit for complete details or visit westjet-world-elite-business-mastercard-insurance-and-protection.pdf

¹¹ Coverages are underwritten by RBC Insurance Company of Canada and by Aviva General Insurance Company.

¹² 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 prepaid travel arrangements that were purchased with your WestJet RBC World Elite Mastercard for Business card if the trip is cancelled prior to your departure due to an unexpected or unforeseen covered risk. Trip Interruption insurance is subject to a maximum limit of \$5,000 for each Covered Person, per trip, for a total maximum of \$25,000. This coverage provides reimbursement for the non-refundable unused portion of your prepaid travel arrangements purchased with your WestJet RBC World Elite Mastercard for Business card and interrupted, due to a covered risk, including the extra costs of economy class transportation to your departure point. Please refer to the Insurance Certificate for complete details regarding these coverages. Coverage underwritten by RBC Insurance Company of Canada.

¹³ Under 65 years of age, 15 days of coverage. For age 65 and over, 3 days of coverage. Coverage underwritten by RBC Insurance Company of Canada.

¹⁴ Coverage underwritten by Aviva General Insurance Company.

¹⁵ RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.

¹⁶ 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.

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 Each time you use your Linked RBC Card to pay for qualifying purchases at a 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 <http://www.petro-points.com/terms>.

¹⁹ 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/rexallterms. 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.

²⁰ To receive a complimentary DashPass subscription for \$0 delivery fees on orders of \$15 or more at eligible restaurants when you pay with your WestJet RBC World Elite Mastercard for Business[®], you must subscribe to DashPass by adding your WestJet RBC World Elite Mastercard for Business[®], accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details visit rbc.com/doorsdasherms. If you are an existing DashPass subscriber and have already added your WestJet RBC World Elite Mastercard for Business[®] to your account, you must activate your benefit by clicking "Activate Free DashPass". For full program details visit rbc.com/doorsdasherms. 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/doorsdasherms. Eligible RBC Credit cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders on your WestJet RBC World Elite Mastercard for Business[®] 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 Apply Pay and Google Pay) are not eligible for the Complimentary DashPass Subscription. Your WestJet RBC World Elite Mastercard for Business[®] 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 WestJet RBC World Elite Mastercard for Business[®] 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 WestJet RBC World Elite Mastercard for Business[®] 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 doorsdash.com/dashpass. For full DashPass for RBC Program Terms and Conditions, visit rbc.com/doorsdasherms.

²¹ DashPass is a DoorDash subscription service that offers unlimited deliveries for \$0 delivery fee on eligible restaurant purchases (minimum order amount of \$15.00 CAD before taxes and fees) at a monthly subscription fee of \$9.99 CAD plus tax. To learn more about DashPass visit www.doordash.com/dashpass (opens to external site).

²² The Free First Checked Bag benefit is available to the primary cardholders of a WestJet RBC World Elite Mastercard for Business ("Eligible Primary Cardholders") and up to eight (8) additional guests travelling on the same reservation, provided that (i) the ticket purchase (original and/or exchange) is paid for with a WestJet RBC World Elite Mastercard for Business ("Eligible Card"); and (ii) the Eligible Primary Cardholder's 9-digit WestJet Rewards ID appears on the reservation at the time of check-in. The Free First Checked Bag benefit will apply if a booking is made entirely (or partially, in combination with an Eligible Card) using any of the following (or any combination of the following), as long as the Eligible Primary Cardholder's WestJet Rewards ID appears on the reservation at the time of check-in: (a) redemption of WestJet points; (b) Travel Bank; or (c) WestJet gift card. "WestJet" or "WestJet Vacations" must appear as the merchant of record for the form of payment. This means that a WestJet flight or a WestJet Vacations purchased from a travel agency, Visa Checkout or a third-party booking site, may not be eligible for the Free First Checked Bag benefit. The Free First Checked Bag benefit will be cancelled if the account associated with the Eligible Card is closed for any reason. Guests with reservations booked prior to becoming an Eligible Primary Cardholder are eligible for the Free First Checked Bag benefit, as long as the Eligible Primary Cardholder's WestJet Rewards ID is added to the reservation prior to check-in. The Free First Checked Bag benefit is valid only on itineraries marketed and wholly operated by WestJet. The Free First Checked Bag benefit is not valid (i) for companions when travelling on a group booking (10+ guests on the same reservation); (ii) on WestJet Vacations Quebec or Sunwing Vacations bookings; or (iii) when travelling with WestJet's codeshare or interline partners. Size and weight of baggage must comply with WestJet's standard checked baggage allowance. Any piece of baggage exceeding the size or weight allowance is subject to all applicable oversized weight and size restrictions and fees. Complete details are available at www.westjet.com/fees. This benefit may only be used as described and has no monetary or other exchange value.