



Benefits Guide
RBC® ION+™ VISA® Credit Card

POWERED BY
AVION
REWARDS™



Contents

Card Overview

Earning Points

Access to Avion Rewards

Insurance & Protection

Partner Benefits

Important Contact
Information

Introduction

Everyday purchases can be even more exciting!

With the **RBC ION+ Visa** credit card, earn **3X Avion® points** for every \$1 spent¹ on qualifying purchases and redeem them on pretty much anything.

Card Overview

Energized rewards for everyday things

Earn 3X Avion points for every \$1 spent on:¹

- Grocery, Dining & Food Deliveryⁱ
- Rides, Gas & EV Chargingⁱⁱ
- Streaming, Digital Gaming & Subscriptionsⁱⁱⁱ



Enjoy a monthly fee rebate

Get a \$4 rebate each month (\$48/year)² on the monthly fee of your credit card when you have an RBC Signature No Limit Banking[®] account,³ RBC Advantage[™] Banking account for students, plus others.⁴

Earning Points

Get rewarded for everyday purchases

Learn all the ways you can earn. Make everyday purchases more exciting. With the **RBC ION+ Visa** credit card, earn points for every \$1 spent, to get to your next reward faster.

Get more from your everyday, today!

Grocery

Earn. Eat. Repeat.

Whether you're cooking a meal or dining out, **earn 3X Avion points for every \$1 spent** onⁱ groceries, dining and food delivery.

Rides, Gas & EV Charging

Earn on your way.

Get the most out of your trips by earning **3X Avion points for every \$1 spent** on rideshares, daily public transit, gas and EV charging.ⁱⁱ

Streaming, Digital Gaming & Subscriptions

Log in and earn.

Whether you log in or game on, earn **3X Avion points for every \$1 spent** on streaming, gaming, eligible digital subscriptions, eligible digital downloads and in-game purchases.ⁱⁱⁱ

Plus, earn 1 Avion point for every \$1 spent on all other qualifying purchases.

Access to Avion Rewards

Earn with Avion Rewards

The **RBC ION+ Visa** credit card is powered by the **Avion Rewards™** program, allowing you the flexibility and freedom to earn and redeem points on your terms. Avion points open your world to the possibility of making every day exciting.

So go on, earn more and more and more.

Shop with Avion Rewards

Redeem your Avion points for gift cards, merchandise, the latest Apple[®] products, over 50,000 tech products at Best Buy[®] and more through [avionrewards.com](https://www.avionrewards.com).

Pay with points

Redeem your Avion points to pay your credit card balance, pay back a purchase, pay bills or even send money through **Interac e-Transfer[®]** with points. Use your points where and when you need them most.⁵

Save and earn with offers

[Load offers](#) for shopping, travel, dining and more to save you money and help you earn bonus **Avion points**.

Insurance & Protection

Mobile Device Insurance included⁶

Get two years of coverage, up to \$1,000, in the event your mobile device such as your cell phone is lost, stolen, accidentally damaged or experiences mechanical failure when you purchase your mobile device with this credit card.

Purchase Security and Extended Warranty Insurance⁶

Automatically protects eligible card purchases against loss, theft or damage within 90 days of purchase, and doubles the manufacturer's original Canadian warranty by up to one additional year, to a maximum of five years.

For full insurance details, [view the certificate of insurance](#).

Additional features

Mobile pay with your favourite device

Add your personal RBC credit card to your mobile device or smart watch to make day-to-day purchases with just a tap. [Learn how](#).

Credit card lock

Misplaced your client card or credit card? Now you can [lock your card](#) directly from your phone using the RBC Mobile app.

Optional add-on protection

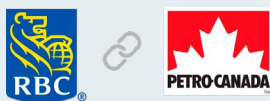
Take advantage of all the benefits your credit card has to offer by adding optional services to protect your identity, your family and your credit card balance:

- [BalanceProtector[®] Max Insurance](#)
- [RBC Road Assist](#)
- [Credit & Identity Theft Protection](#)
- [Add-on Travel Insurance](#)

[Explore all optional add-on protection services>](#)

Partner Benefits

Instant gas savings at Petro-Canada locations



Simply link your **RBC ION+ Visa** credit card to your **Petro-Points**[‡] and pay with your eligible linked RBC card.⁷

- Save 3¢ per litre at Petro-Canada^{‡7}
- Get 20% extra Petro-Points⁷
- Get 20% extra Avion points⁷

Earn more Be Well points at Rexall



Link your card and earn **50 Be Well**[‡] points for every \$1 spent on eligible purchases at Rexall when you pay with your linked RBC card and scan your **Be Well** card.⁸

Save big on delivery with DoorDash



Get a three-month complimentary **DashPass**[‡] subscription – a value of almost \$30.⁹ Enjoy unlimited deliveries with \$0 delivery fees on qualifying orders of \$15 or more when you pay with your eligible RBC credit card.⁹ [See how to save with DoorDash](#)[‡].

Important Contact Information

RBC Royal Bank® Visa customer service

Card inquiries and information

In Canada/U.S.: 1-800 ROYAL® 1-2 (1-800-769-2512)

Outside Canada/U.S. call collect: 416-974-7780

Lost or stolen cards, 24 hours, 7 days

In Canada/U.S.: 1-800 ROYAL 1-2 (1-800-769-2512)

International: (Access code) 800 ROYAL 5-2-3
(Access code) (800-769-25523)

Collect: 514-392-9167

If you prefer not to have telephone access to your account information, please call 1-800 ROYAL 1-2 (1-800-769-2512) to disable this service.

Avion Rewards

For all other Avion points redemptions

Redeem online at [avionrewards.com](https://www.avionrewards.com)

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

Monday – Friday, 7 a.m. to 1 a.m. ET

Saturday and Sunday, 7 a.m. to 11 p.m. ET

To redeem your Avion points for travel, visit

[avionrewards.com/travel/index.html](https://www.avionrewards.com/travel/index.html)

Legal Disclaimers

® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

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

¹ You will earn 3 Avion points for every \$1.00 in Grocery, Dining, Food Delivery, Rides, Gas, Electric Vehicle Charging, Streaming, and Digital Gaming & Subscriptions Purchases you make with your RBC ION+ Visa credit card at merchants classified by Visa's "Merchant Category Code" (MCC). Depending on how certain merchants are categorized by Visa's "Merchant Category Code" (MCC), they may not qualify as an eligible MCC. Eligible MCCs are listed as follows:

- (i) "Grocery Stores and Supermarkets" (MCC 5411), "Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques" (MCC 5813), "Eating Places and Restaurants" (MCC 5812), "Fast Food Restaurants" (MCC 5814) are "Grocery, Dining, and Food Delivery Purchases"; Government liquor agencies and package stores that sell beer, wine and liquor do not qualify as part of the "Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques" MCC.
- (ii) "Service Stations (With or without Ancillary Services)" (MCC 5541), "Automated Fuel Dispensers" (MCC 5542), "Taxicabs and Limousines" (MCC 4121), "Local and Suburban Commuter Passenger Transportation, Including Ferries" (MCC 4111), "Electric Vehicle Charging" (MCC 5552) are "Rides, Gas & Electric Vehicle Charging Purchases". Non-commuter passenger railway purchases and non-commuter bus line purchases do not qualify as part of "Rides, Gas & Electric Vehicle Charging Purchases".
- (iii) "Digital Goods Media – Books, Movies, Music" (MCC 5815), "Digital Goods – Games" (MCC 5816), "Digital Goods – Applications (Excludes Games)" (MCC 5817), "Digital Goods – Large Digital Goods Merchants" (MCC 5818), "Cable, Satellite, and Other Pay Television/Radio/Streaming Services" (MCC 4899) are "Streaming and Digital Gaming & Subscriptions Purchases". The "Digital Goods – Games" MCC does not include games of chance and gambling.

You will earn 1 Avion point for every \$1.00 on all other purchases (including pre-authorized bill payments) you make with your RBC ION+ Visa credit card.

Even though some merchants may sell Grocery, Dining, Food Delivery, Rides, Gas, Electric Vehicle Charging, Streaming, Digital Gaming & Subscriptions merchandise, purchases made at these locations may not necessarily qualify as Eligible MCCs if the merchant is not classified as such by Visa. Also, you may make a purchase at a merchant that is not classified as an Eligible MCC but is located on the premises of a merchant that is classified as an Eligible MCC, in which case your purchase would not qualify as an Eligible MCC. We cannot guarantee that any merchant, operating in whole or in part as a Grocery, Dining, Food Delivery, Rides, Gas, Electric Vehicle Charging, Streaming, and Digital Gaming & Subscriptions merchant, is classified as an Eligible MCC, and in no event will we be liable or responsible for any claims with respect to a Grocery, Dining, Food Delivery, Rides, Gas, Electric Vehicle Charging, Streaming, and Digital Gaming & Subscriptions Purchase made at a merchant that is not classified as an Eligible MCC. Avion points are earned on net purchases only; they are not earned on cash advances (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.

- ² Monthly fee charged over 12 months equates to a \$48 annual fee (\$4 charged per month).
- ³ As a sole or joint owner of an RBC Signature No Limit Banking (SNL) account and the primary RBC ION+ Visa cardholder, the \$4 monthly fee (\$48 annually) of your RBC ION+ Visa card will be fully rebated, every month, as long as your eligible credit card remains in good standing and you remain an SNL account owner. Additional cardholders (co-applicants and authorized users) do not qualify for the annual fee rebate, even if they are also owners of an SNL account. Only one credit card annual fee rebate per SNL account is allowed. Other conditions and restrictions apply. Royal Bank of Canada reserves the right to withdraw this offer at any time, even after acceptance by you.
- ⁴ If you are a post-secondary student and an Account owner of an RBC Advantage Banking Account for students (an “Eligible Student Bank Account”) and the primary cardholder of the RBC ION+ Visa, Signature® RBC Rewards® Visa or WestJet RBC Mastercard[‡] credit card (each, an “Eligible Student Credit Card”), you may be entitled to a rebate towards the annual fee of your Eligible Student Credit Card, every year. For any other RBC Royal Bank credit card, regular annual fees apply as they are not eligible for a rebate.

To benefit from a rebate towards the annual fee of an Eligible Student Credit Card, you must i) be approved for an eligible RBC Student Credit Card, ii) open or activate an Eligible Student Credit Card, and iii) be an Account owner of an Eligible Student Bank Account.

Eligible Credit Cards	Annual Fee Rebate
RBC ION+ Visa	\$4 a month (\$48 annually)
Signature RBC Rewards Visa	\$39
Visa Cash Back	\$19
WestJet RBC Mastercard	\$39

You will continue to benefit from the rebate on your annual fee i) until you close your Eligible Student Bank Account, or ii) until the Expected Graduation Year you have provided for your Eligible Student Bank Account, whichever comes first. Thereafter, you will no longer receive the rebate on the annual fee. If, for some reason, the Expected Graduation Year you have provided at the opening of your Eligible Student Bank Account differs from the one you have indicated on your credit card application form, the Expected Graduation Year you have provided at the opening of your Eligible Student Bank Account will prevail and be used for determining the expiry of this offer. Additional cardholders (co-applicants and authorized users) are not eligible for this offer. Only one credit card annual fee rebate per Eligible Student Bank Account is allowed. This means that if this is a jointly held Eligible Student Bank Account, and each co-owner is also the primary cardholder of an Eligible Student Credit Card, only the Primary Owner of the Eligible Student Bank Account will be entitled to the credit card annual fee rebate.

- ⁵ Please note that it will take two (2) to three (3) business days for your payment to be credited to your credit card account and to adjust your available credit. Redemptions are final and cannot be cancelled or reversed once submitted. Not all Avion Rewards cards are eligible for these services. For details, visit the [Avion Rewards Terms and Conditions](#).

- 6 Coverage underwritten by RBC Insurance Company of Canada.

All insurance is subject to limitations and exclusions. Please refer to the insurance certificate included in your printed Welcome Kit for complete details or online at rbcroyalbank.com/credit-cards/cardholder-resources.

- 7 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 liter at the time of the transaction. Card linking may take up to two (2) business days to process before savings and bonus points can be applied to purchases.
- Earn a bonus of twenty percent (20%) more Petro-Points than you normally earn, in accordance with the [Petro-Points Terms and Conditions](#).
- 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](#). 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. Authorized Users are excluded from earning the Avion points bonus.

- 8 To participate in this offer, you must have an eligible RBC Debit Card, Personal Credit Card or Business Credit Card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) (“RBC Card”). 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.

Eligible RBC Debit Cards are debit cards tied to a personal banking or savings account or a business banking or savings account in good standing that is set up to pay for goods and services at a store or merchant that has point of sale or other designated debit card terminals that accept debit card payments.

You must be enrolled in RBC Online Banking or the RBC Mobile app 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, in accordance with the Be Well Terms and Conditions available at letsbewell.ca/terms-conditions.

Be Well points are not awarded on taxes, tobacco products, products containing codeine, lottery tickets, alcohol, bottle deposits, gift cards, prepaid cards and wireless or long distance phone cards, event tickets, transit tickets and passes, post office transactions, stamps, passport photos, cash back, gifts with purchases, delivery charges, environmental levies, Home Health Care services/rentals and any other products or services that we may specify from time to time or where prohibited by law.

- ⁹ The DashPass monthly subscription fee will be waived (“Complimentary DashPass Subscription”) and you will receive either a three-month or 12-month Complimentary DashPass Subscription based on the Eligible RBC Credit Card you use to subscribe to DashPass. 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.

Eligible RBC Credit Cards: Your Eligible RBC Credit 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 Eligible RBC Credit Card to obtain a Complimentary DashPass Subscription with another DoorDash account. Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of an Eligible RBC Credit Card account.

[View Eligible RBC Credit Cards >](#)

You are only eligible for one three-month Complimentary DashPass Subscription during the Offer Period. The Complimentary DashPass Subscription commences on the date you subscribe to receive the Complimentary DashPass Subscription. You will be auto-enrolled in the full-price membership at the then-current rate after the end of the three-month Complimentary DashPass Subscription. Your RBC credit card account must be open and not in default to maintain the benefits of DashPass.

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. For full details on the Complimentary DashPass Subscription, visit rbcroyalbank.com/credit-cards/documentation/pdf/full-doordash-tcs-en.pdf.

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 rbcroyalbank.com/credit-cards/documentation/pdf/full-doordash-tcs-en.pdf.

DashPass, is a DoorDash subscription service that offers unlimited deliveries for a \$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 doordash.com/dashpass.