



Royal Bank

BENEFITS GUIDE

RBC Rewards® Visa⁺ Preferred

Feel secure,
no matter
where you are.

AVION
REWARDS™

Enjoy a world of rewards and travel protection.

RBC Rewards Visa Preferred offers you the flexibility and security of comprehensive insurance coverage plus automatic enrolment in the Avion Rewards™ program. As an RBC Rewards Visa Preferred cardholder, exclusive privileges and numerous benefits are just some of the incredible options that are yours to enjoy.

QUICK CARD OVERVIEW

Avion Rewards	Earn 1 Avion® point for every \$1 CAD you spend with your card ¹ Every 100 Avion points is worth \$1 CAD Redeem for merchandise, gift cards, RBC Financial Rewards® and more Avion points don't expire ²
Insurance	Premium suite of travel insurance, including: Out-of-Province/Country Emergency Medical Insurance ³ Travel Accident Insurance ³ Auto Rental Collision/Loss Damage Waiver Insurance ⁴ Trip Interruption Insurance ³ Trip Cancellation Insurance ³ Flight Delay Insurance ³ Hotel/Motel Burglary Insurance ⁵
Additional Benefits	Chip & PIN technology for enhanced security Zero Liability ⁶

Don't forget!

Important steps for new cardholders:

1. Activate your card
2. View your Benefits Guide online at rbc.com/rewardspreferredinfo

To redeem for travel visit avionrewards.com/travel

For a complete list of terms and conditions applicable to the Avion Rewards program, please visit avionrewards.com

Earning Avion points is simple.

Your Avion points add up quickly

- Earn 1 Avion point for every \$1 CAD in purchases when you pay with your RBC Rewards Visa Preferred card.

Visit avionrewards.com/shop.html

How points add up, at a glance.

	Monthly Purchases ⁷	Total Avion points Earned per Year ⁷
Average monthly purchases — 1 Avion point per \$1	\$3,000 x 12	36,000
Pre-authorized payments (e.g. utilities, memberships)	\$300 x 12	3,600
		39,600

The reward opportunities are endless. And with points adding up quickly, you'll soon be spoiled with choice.



Track your points balance any time

- For access through RBC® Online Banking, view your Visa account page and then click on the “Avion Rewards” link in the self-service menu
- Log on at avionrewards.com
- Check your monthly Visa statement or eStatement,
or
- Call 1-800 ROYAL® 1-2 (1-800-769-2512)

Deals and Offers!

Get 50 Be Well[‡] points for every \$1 spent on eligible purchases when you shop at Rexall with any linked RBC card.⁸ [**rbc.com/rexall**](http://rbc.com/rexall)

Get a complimentary DashPass[‡] subscription from DoorDash[‡] for up to 12 months and enjoy unlimited deliveries from qualifying restaurants you love – with \$0 delivery fees on orders of \$15+ when you pay with an eligible RBC credit card!⁹ [**rbc.com/doordash**](http://rbc.com/doordash)

Your points, your rewards.

The Avion Rewards program allows you flexibility and choice to use your points your way. Redeeming your points couldn't be easier — or more rewarding.

What will you redeem your Avion points for?

- Travel rewards
- Over 90,000 products from Best Buy[‡]
- Gift cards
- Brand name merchandise
- RBC Financial Rewards¹⁰
- Charitable donations

Travel rewards

With the Avion Rewards program, you can redeem your points for flights, cruises, tours, holiday packages, hotel stays, car rentals and more. Every 100 Avion points you redeem is worth \$1 CAD. If you do not have enough points to redeem for the reward of your choice, you can pay the remaining balance your points don't cover with your card, and earn points on that amount.

Convenient gift cards

With gift cards starting as low as 2,500 Avion points, treat yourself to a little indulgence, like movie passes to Cineplex Entertainment[‡] movie theatres. Simply redeem your points for gift cards from many of Canada's leading retailers.

Brand name merchandise rewards

The right reward, such as an HD LCD TV, can make a great gift for someone special or a treat for you. Our wide selection of merchandise includes trusted names — Samsung[‡], KitchenAid[‡], Canon[‡] and more.

Redeem today at avionrewards.com

Your RBC Rewards Visa Preferred card gives you a wealth of benefits.

- Chip & PIN technology for enhanced security
- Visa payWave[®] — speed, convenience and security right at your fingertips
- Access to cash advances¹¹
- Worldwide acceptance
- Our time-saving autopayment service
- Online banking
- eStatements
- Emergency card replacement
- Additional cards for co-applicants and authorized users

For a complete description of all your RBC Rewards Visa Preferred card benefits, please visit rbc.com/rewardspreferredinfo



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

¹ Avion points are earned on Net Purchases only; they are not earned on Cash Advances (including balance transfers, Cash-Like transactions and bill payments that are not pre-authorized charges that you set up with a merchant), interest charges or fees, and credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged. All rewards are subject to availability. For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit avionrewards.com or call 1-800 ROYAL 1-2 (1-800-769-2512).

² Avion points will be cancelled if they remain unredeemed within 12 months after the termination of the Avion Rewards program or after you voluntarily close your RBC Royal Bank credit card account.

³ Coverage underwritten by RBC Insurance Company of Canada.

⁴ Coverage underwritten by Aviva General Insurance Company.

⁵ Coverage underwritten by RBC Insurance Company of Canada.

⁶ You are protected with Zero Liability protection, which means you are not liable for fraudulent charges provided you have taken reasonable precautions to protect your PIN and your card, as set out in your RBC Royal Bank Credit Card Agreement.

⁷ Illustrations only.

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"). 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 the full Terms and Conditions: 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, see 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 To receive a complimentary DashPass subscription for \$0 delivery fees on orders of \$15 or more at eligible restaurants when you pay with your RBC Rewards Visa Preferred, you must subscribe to DashPass by adding your RBC Rewards Visa Preferred, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details visit <http://www.rbc.com/doorsdashterms>. If you are an existing DashPass subscriber and have already added your RBC Rewards Visa Preferred to your account, you must activate your benefit by clicking "Activate Free DashPass" during the Offer Period. If you have been charged for DashPass, you will receive a refund to the method of original payment in the amount of the monthly subscription fee for the month you activate your complimentary subscription. For all clients, by clicking on "Activate Free DashPass", you agree to the DoorDash terms and conditions, which can be found at <http://www.rbc.com/doorsdashterms>. Eligible RBC Credit cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your RBC Rewards Visa Preferred 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 RBC Rewards Visa Preferred may only be used with one DoorDash account to receive a Complimentary DashPass Subscription. Once you have received a Complimentary DashPass Subscription, you cannot use the same RBC Rewards Visa Preferred 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 enrolment. This charge will be reversed in three to five days once your account has been validated. You will be auto-enrolled in a full-price membership at the then-current rate after the end of the 12 month Complimentary DashPass Subscription. Your RBC Rewards Visa Preferred credit card account must be open and not in default to maintain the benefits of DashPass. DoorDash, not Royal Bank of Canada, is responsible for (i) services and products provided through DoorDash; (ii) DashPass, including the DashPass Benefits, the administration of DashPass; and (iii) the DoorDash terms and conditions. The Complimentary DashPass Subscription offer may be amended or withdrawn at any time. To learn more about DashPass, visit doorsdash.com/dashpass. For full DashPass for RBC Program Terms and Conditions, visit <http://www.rbc.com/doorsdashterms>.

¹⁰ RBC Direct Investing Inc.*, RBC Dominion Securities Inc.*, RBC Phillips, Hager & North

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¹¹ 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 Credit Card Agreement for more details. 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 Rewards Visa Preferred card.

For complete terms and conditions of the Avion Rewards program, please visit avionrewards.com.

Important 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)

Outside Canada/U.S. call collect: 514-392-9167

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

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

To redeem your Avion points for travel

Visit avionrewards.com/travel

Call 1-877-636-2870

Monday – Friday, 7 a.m. to midnight ET

Saturday and Sunday, 7 a.m. to 9 p.m. ET

For all other Avion points redemptions

Redeem online at avionrewards.com

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



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