

RBC Royal Bank



BENEFITS GUIDE

Signature® RBC Rewards® Visa† card

A rewarding
experience
just for you.

RBC

rewards®

Great rewards start with your Signature.

Thank you for choosing the Signature RBC Rewards Visa card. Now you can enjoy the simplicity and security you want in a credit card, plus automatic enrolment in the RBC Rewards program, the rewards program with the most choice and flexibility.

QUICK CARD OVERVIEW

RBC Rewards	<ul style="list-style-type: none">■ Earn 1 RBC Rewards point for every \$1 CAD you spend with your card~■ Redeem for gift cards, merchandise, RBC Financial Rewards® vouchers[^], travel and more■ Every 100 RBC Rewards points is worth \$1 CAD for travel[†]■ RBC Rewards points don't expire[‡]
Insurance Coverages	<ul style="list-style-type: none">■ Travel Accident Insurance¹■ Auto Rental Collision/Loss Damage Insurance²■ Purchase Security Insurance³■ Extended Warranty Insurance³
Additional Benefits	<ul style="list-style-type: none">■ Chip & PIN technology for enhanced security■ Zero Liability[§]■ Visa payWave[‡] — speed, convenience and security right at your fingertips

DON'T FORGET!

Important steps for new cardholders:

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

If you have any questions about your card, please call us at 1-800 ROYAL® 1-2 (1-800-769-2512).

Earning RBC Rewards points is simple.

Earn RBC Rewards points every time you make a purchase with your Signature RBC Rewards Visa card. Plus, earn additional points when you rent a car with Thrifty Car Rental[‡] or book a vacation through Carlson Wagonlit Travel[‡]. Redeem your points for gift cards/certificates, merchandise, travel, RBC Financial Rewards vouchers[^] and more!

Your RBC Rewards points add up quickly

- Earn 1 RBC Rewards point for every \$1 CAD in purchases when you pay with your card.
- Earn additional RBC Rewards points when you shop online at the RBC Rewards eMall^{™*}, book your next trip with Carlson Wagonlit Travel^{‡^} or rent a vehicle at any participating Thrifty Car Rental^{‡^} location in Canada using your RBC Rewards credit card.

Visit rbcrewards.com/earn

Find your up-to-date points balance clearly shown on your statement each month or visit rbcrewards.com



How points add up, at a glance.

Annual Purchases	Total Annual Purchases [†]	Total RBC Rewards Points Earned Per Year [†]
Average monthly purchases, 1 RBC Rewards point per \$1	\$650 x 12	7,800
Pre-authorized payments (e.g. utilities, memberships)	\$145 x 12	1,740
		9,540 (redeemable for over \$75 worth of gift cards or great merchandise including electronics and items for your home)

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

Track your points balance anytime

- For access through RBC[®] Online Banking, view your credit card account page and then click on the "RBC Rewards" link in the self-service menu;
- Log on at **rbcrewards.com**;
- Check your monthly credit card statement or eStatement; or
- Call 1-800 ROYAL 1-2 (1-800-769-2512).

The latest news and offers, delivered directly to your inbox

Sign up for the RBC Rewards e-newsletter and you will receive regular updates about the RBC Rewards program — including news, special offers and tips on how to get the most out of your RBC Rewards points.

Visit rbcrewards.com/enewsletter



Choice. Flexibility. Enjoy a full range of RBC Rewards options.

Redeeming your points couldn't be easier — or more rewarding. Redeem for more than 90,000 of the latest technology products[†] from Best Buy[‡] and Future Shop[‡], merchandise, gift cards, RBC Financial Rewards vouchers, and even charitable donations[▲]. Or choose Payback with Points[□] and redeem your RBC Rewards points to make a payment towards your credit card balance.

What will you redeem your RBC Rewards points for?

- Gift cards
- Brand name merchandise
- Over 90,000 products from Best Buy[‡] and Future Shop[‡]
- RBC Financial Rewards vouchers
- Travel rewards
- Charitable donations

To redeem for travel rewards visit
rbcrewards.com/travel

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



Enjoy all the advantages of your credit card.

Your Signature RBC Rewards Visa card gives you a wealth of benefits, including:

- Worldwide acceptance
- Access to cash advances^{††}
- The convenience of credit card cheques^{††}
- Commission-free traveller's cheques
- 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 Signature RBC Rewards Visa card benefits, please visit us online at **rbc.com/signaturerewardsinfo**



® / ™ 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).

~ RBC Rewards points are earned on Net Purchases only; they are not earned on Cash Advances (including RBC Royal Bank credit card cheques, 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.

^ RBC Direct Investing Inc.^o, RBC Dominion Securities Inc.^o, 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.^o Member-Canadian Investor Protection Fund.

† All rewards are subject to availability. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit www.rbc rewards.com or call 1-800 ROYAL 1-2 (1-800-769-2512).

† Points will be cancelled if they remain unredeemed within 90 days after the termination of the program or after you voluntarily close your Credit Card Account. See the RBC Rewards Terms and Conditions at www.rbc rewards.com for details.

† 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.

* 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 rewards.com/email

^ Bonus RBC Rewards points are awarded per dollar spent on qualifying purchases made at any Canadian Carlson Wagonlit Travel ("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 rbc rewards.com/cwt details

€ Additional RBC Rewards points are awarded per dollar spent on qualifying rentals made at participating Canadian locations only, up to a maximum of 500 additional points per rental, in addition to the standard RBC Rewards points you earn per dollar spent when you pay with your RBC Royal Bank credit card. Some conditions and restrictions apply. Thrifty Car Rental, not Royal Bank of Canada, is responsible for the Thrifty Car Rental program. For more details, visit rbc rewards.com/thrifty

† Illustrations only.

^ For the complete RBC Rewards Redemption, Return and Exchange Terms & Conditions for Best Buy and Future Shop, visit https://www.rbc rewards.com/retailers/terms conditions/retailer terms_eng.pdf

□ Payback with Points redemption will be applied as a payment towards the balance of the RBC Rewards credit card account you select, not towards a particular transaction. It will take two (2) to three (3) business days for your payment to be credited to your credit card account and to adjust to your available credit. For more details, visit <https://www.rbc rewards.com/pay with points/index.html>

†† Cash advances, including cash withdrawals from an ATM and credit card cheques, 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.

1 Coverage underwritten by RBC Insurance Company of Canada.

2 Coverage underwritten by RBC General Insurance Company.

3 Coverage underwritten by RBC General Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest 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 Visa 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 Rewards

To redeem your RBC Rewards points for travel

Visit rbcrewards.com/travel

Call 1-877-636-2870

For all other RBC Rewards points redemptions

Redeem online at rbcrewards.com

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

Assured Assistance Inc.

For assistance with the travel insurance coverages listed in this guide:

In Canada/U.S.: 1-800-533-2778

Outside Canada/U.S. call collect: 905-816-2581

TDD/TTY: 1-800 ROYAL 1-8 (1-800-769-2518)



RBC Royal Bank