



# Your RBC® Avion® Visa Infinite Privilege<sup>‡</sup>

## Benefits Guide

### FLY ON ANY AIRLINE, ANY FLIGHT, ANYTIME.

Welcome to a world of unlimited choice, made available with your RBC Avion Visa Infinite Privilege card. From expert travel assistance and a personal concierge to exclusive offers and universal recognition, a distinctive experience awaits you at every turn.

If you have any questions, our priority client service representatives are ready to take your call any time at 1-888 ROYAL® 8-1 (1-888-769-2581).



Your Card at a Glance



Your Priority 24/7 Client Services



The Avion Rewards Program



Your Exclusive Travel Services



Your Extended Privileges



Visa Infinite Privilege Concierge



Your Insurance Benefits



More Value



Additional Services

[View Legal Disclaimers](#)

## Your RBC Avion Visa Infinite Privilege Card at a Glance

### More Value

#### Exclusive benefits:

- 24/7 priority client services and Visa Infinite Privilege Concierge<sup>1</sup>
- VIP travel benefits including Global Airport Lounge Access (six lounge visits per membership year for every enrolled cardholder on your account!),<sup>2</sup> fast track security and other benefits at select airports<sup>1</sup>
- Only Avioners<sup>®</sup> can unlock access to The Avion Collection – an ever-growing catalogue of exclusive experiences, offers and benefits. From the golf green to the red carpet to dining and entertainment – Avioners always get more. Start exploring [The Avion Collection](#).

### More Rewards

#### Enjoy an accelerated earn rate:

- 1.25 Avion points for every dollar in purchases charged to your card<sup>3</sup>
- Earn bonus Avion points faster and get access to cash savings with offers through Avion Rewards<sup>TM4</sup> – visit [rbc.com/offers](http://rbc.com/offers)

#### Freedom to choose:

- Redeem your points to fly on any airline, any time,<sup>5</sup> even during peak seasons; or choose from an incredible selection of merchandise, gift cards and RBC Financial Rewards<sup>®6</sup>
- Use Pay with points to redeem points to make a payment towards the balance on your card<sup>7</sup>

Instant gas savings and more at Petro-Canada<sup>‡</sup> locations. If you have a Petro-Points<sup>‡</sup> card, simply link it to your RBC Avion Visa Infinite Privilege card to receive:

- 3 cents off per litre<sup>8</sup>
- 20% more Petro-Points<sup>9</sup>
- 20% more Avion points<sup>10</sup>

[See details](#)

## Your RBC Avion Visa Infinite Privilege Card at a Glance

**More Peace  
of Mind**

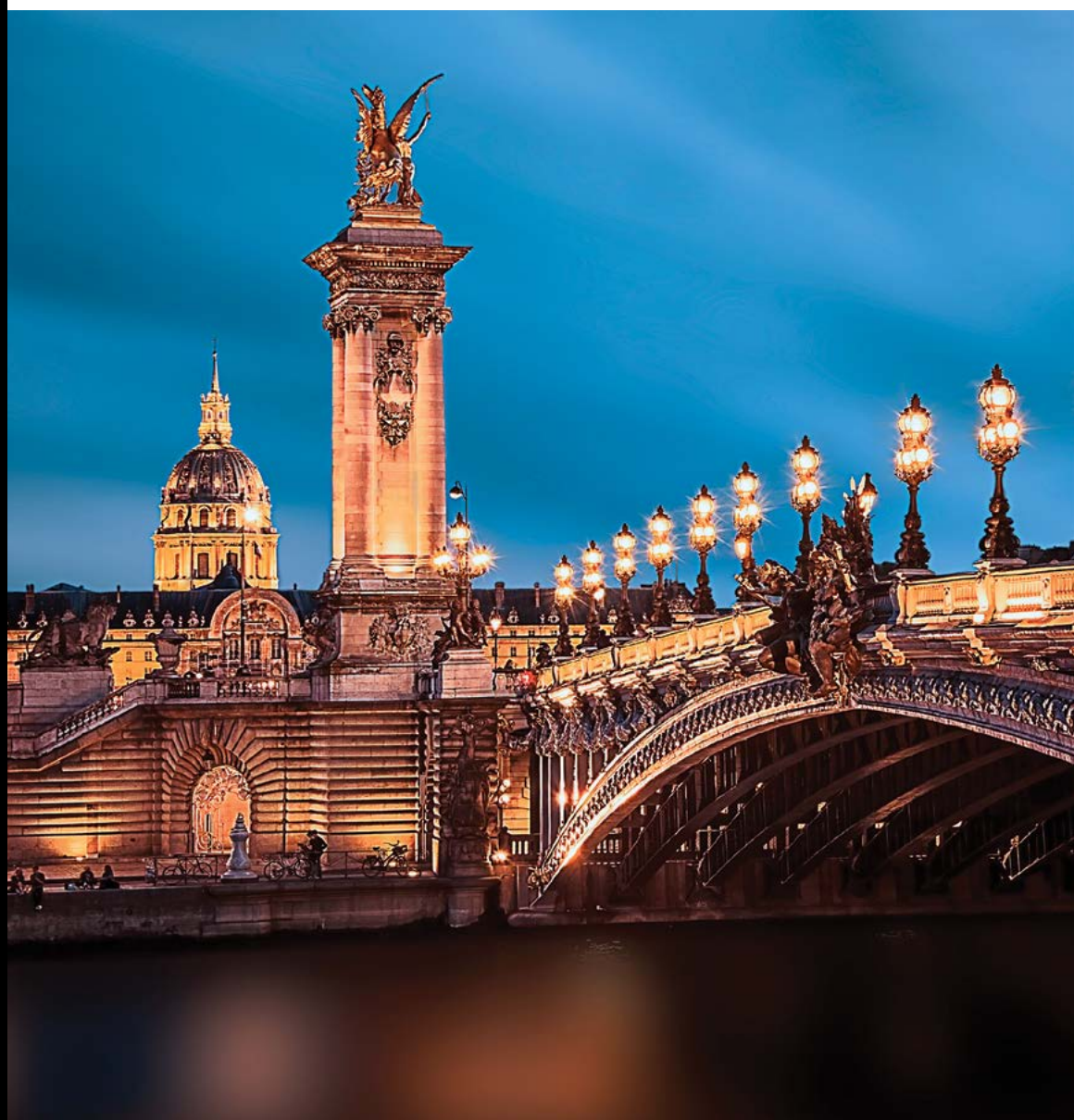
Premium travel insurance<sup>11</sup> includes:

- Out-of-Province/Country Emergency Medical<sup>12</sup>
- Trip Cancellation/Trip Interruption
- Mobile Device Insurance
- Lost/Stolen Baggage
- Hotel/Motel Burglary
- Auto Rental Collision/Loss Damage
- Purchase Security & Extended Warranty

## Embrace Simplicity. Ensure Perfection.

More than a philosophy, this is our promise. A single phone number connects you with the ultimate in priority client services. Our experienced representatives are dedicated to assisting our RBC Avion Visa Infinite Privilege cardholders. To answer your questions. Address your concerns. Or manage your account. Immediately, seamlessly, 24/7.

Simply call 1-888 ROYAL 8-1 for our assistance.



## Reward Yourself with Unlimited Possibilities.

**AVION**  
REWARDS

**Earn Points  
Even Faster**

**Travel Your Way**

**Choose Your  
Rewards**

Your RBC Avion Visa Infinite Privilege card is powered by Avion Rewards, a comprehensive and flexible rewards program.

As an RBC Avion Visa Infinite Privilege cardholder, you'll be pleased to discover the options that await you with the Avion Rewards program. Earn points at a rate of **1.25 Avion points for every dollar in purchases charged to your card.**<sup>3</sup> Collect rewards even faster by adding an additional cardholder to your account and earn bonus points<sup>13</sup> when you book a trip with CWT Vacations.

Redeem your points towards round-trip flights based on the Air Travel Redemption Schedule,<sup>14</sup> which gives you the flexibility to book flights with any airline, on any flight, at any time,<sup>5</sup> with no blackout periods or seat limitations, even during peak travel seasons. You can also redeem your points for flights in first or business class,<sup>15</sup> for travel packages, hotel accommodations, cruises, specially selected getaways, or to pay for taxes, surcharges and fees.<sup>16</sup>

Enjoy redeeming your Avion points towards a vast array of unique reward options, such as access to more than 50,000 of the latest technology products<sup>17</sup> from Best Buy<sup>‡</sup>, merchandise, gift cards, RBC Financial Rewards vouchers, and even charitable donations.<sup>6</sup> Or choose Pay with points<sup>7</sup> and redeem your Avion points to make a payment towards your credit card balance.

For more about the Avion Rewards program, visit [avionrewards.com](http://avionrewards.com).

## First Class, Around the World.

Your RBC Avion Visa Infinite Privilege card entitles you to prestigious services at home and abroad.

When you rent from Hertz<sup>‡</sup>, you'll earn 3X Avion points<sup>18</sup> and get upgraded to Hertz Five Star status, which means you'll enjoy these additional perks:

- Up to 20% discount off the base rate<sup>19</sup>
- One car class upgrade<sup>20</sup>
- 25% more Hertz Gold Plus Rewards<sup>‡</sup> points<sup>21</sup>

### Enrol in 3 easy steps:

1. Sign in to your RBC Online Banking account
2. On the RBC Offers page, click **Load Offer** for the Hertz Offer
3. Follow the steps to enrol for Five Star status with Hertz

Your luxury vacation starts at the airport – when you take advantage of your complimentary membership and six lounge visits per membership year<sup>2</sup> for every enrolled cardholder on your RBC Avion Visa Infinite Privilege account.<sup>1</sup> Visit [rbc.com/vipbenefits](http://rbc.com/vipbenefits) or call 1-888 ROYAL 8-1 to enrol in the program and for more details.

The dedicated VIP security fast track lane at select Canadian airports<sup>1</sup> speeds you through to your waiting flight – because for the busy traveller, time is the ultimate luxury.

Dedicated premium parking at select Canadian airports – Visa Infinite Privilege gets you closer.

Travelling first class shouldn't only apply in the air. You'll also enjoy access to dedicated Visa Infinite Privilege taxi/limousine lines at select Canadian airports.<sup>1</sup>

Enjoy full access to the Visa Infinite<sup>‡</sup> Luxury Hotel Collection, and experience the best in hotel amenities at some of the world's most prestigious properties.<sup>1</sup> Enjoy exclusive benefits with every stay, including an automatic room upgrade (when available), 3:00 p.m. checkout and much more.

Hit the Open  
Road with Hertz

Global Airport  
Lounge Access

Speed Through  
Security

Priority Airport  
Parking<sup>1</sup>

Arrive in Style

Enjoy Your Stay

## Experience More of the Finer Things in Life.

Visit [rbc.com/vipbenefits](https://www.rbc.com/vipbenefits) for more information on all of these prestigious services and to subscribe for up-to-date offers and unique experiences.

Excite your senses with fine dining options, available with your RBC Avion Visa Infinite Privilege card. Visit [rbc.com/vipbenefits](https://www.rbc.com/vipbenefits) for more information and to subscribe for up-to-date offers and unique experiences.

The Visa Infinite Dining Series<sup>1</sup> allows cardholders the privilege of attending exclusive dining events hosted at top restaurants across the country, with food prepared by some of the nation's most renowned and respected chefs. So you can not only experience the finest foods, but also meet the culinary artists who create them.

Simply show your RBC Avion Visa Infinite Privilege card and enjoy exclusive benefits<sup>1</sup> at over 40 participating wineries in B.C. and Ontario, as well as access to exclusive dining events featuring Canada's leading chefs.<sup>1</sup>

**Whet Your  
Appetite**

**Local Tastes**



[View Legal Disclaimers](#)

## Because Time Is Finite.

We're ready to provide you with the ultimate in personal assistance, anywhere, any time. Get reservations at the hottest new restaurant or book a thrilling once-in-a-lifetime experience, like a skydiving excursion.

No request is too small for your Visa Infinite Privilege Concierge,<sup>1</sup> who will embrace the challenge of meeting your unique needs. Your request will be taken care of promptly.

Call 1-888 ROYAL 8-1 and tell us what you need.

Here are just some of the ways we can save you time:

- Researching and booking restaurants worldwide
- Gathering information and tickets for sporting events, the arts or any show on your list
- Recommending and scheduling reservations for spas, fitness centres, sports clubs and tee-off times
- Organizing and booking every detail of your travel, whether for business or pleasure
- Connecting you with interpreters and translators while you're abroad
- Providing information on countries, their traditions and languages
- Coordinating conference rooms in hotels and conference centres
- Organizing delivery of flowers and providing suggestions for gifts
- Personal shopping and locating hard-to-find items





## You're Ready for Anything.

### **Out-of-Province/ Country Emergency Medical Insurance**

Enjoy the security of premium travel and financial protection, ready when you need it.<sup>11</sup> This is just an overview of your benefits – please refer to your Certificate of Insurance or contact us if you have any specific questions in mind.

### **Trip Cancellation Insurance**

Enjoy protection for both you and your spouse, as well as eligible dependents accompanying you, for the first 31 consecutive days per trip outside Canada or your province of residence.<sup>12</sup> If you are 65 years of age or older, you will enjoy the same benefit coverage for the first 7 consecutive days of any trip.

### **Trip Interruption Insurance**

If you must cancel your trip due to a sickness, an injury or other unexpected covered situations, you're protected. Save on the costs of non-refundable airline tickets and cancellation fees for prepaid cruise, hotel or resort arrangements purchased with your card. A co-applicant or authorized user (if applicable) will also have coverage.

### **Auto Rental Collision/Loss Damage Insurance**

If your trip is interrupted by an accident, illness or unexpected covered situation, you're covered with reimbursement for the one-way economy ticket back to your departure point and the non-refundable portion of your unused prepaid travel arrangements purchased with your card.

Your card covers your rental vehicle in the case of a collision, theft, fire, vandalism and more. Use your card to pay for the full cost of renting most cars and decline the Collision Damage Waiver ("CDW") protection offered by the car rental company. Coverage applies to rental contracts of 48 consecutive days or less.

### **Purchase Security and Extended Warranty Coverage**

Don't worry – purchases made with your card are automatically protected against loss, theft or damage for up to 120 days from the date of purchase. The card also triples the manufacturer's original Canadian warranty for up to two extra years. Please keep your receipts in the event you need to make a claim.

You'll also receive Mobile Device, Lost/Stolen Baggage, Hotel/Motel Burglary, Travel Accident, Flight Delay and Emergency Purchases insurance. For more details, please refer to your Certificate of Insurance.

**Earn More Be Well  
Points at Rexall**

**Enjoy unlimited  
\$0 Delivery Fees  
with DoorDash**

## More Value

Get 50 Be Well<sup>‡</sup> points for every \$1 spent on eligible purchases when you shop at Rexall with any linked RBC card.<sup>22</sup> [rbc.com/rexall](https://www.rbc.com/rexall)

Get a complimentary DashPass<sup>‡</sup> subscription from DoorDash<sup>‡</sup> 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!<sup>23</sup> [rbc.com/doordash](https://www.rbc.com/doordash)

## Universal Acceptance. Infinite Flexibility.

Your RBC Avion Visa Infinite Privilege card is accepted wherever you see the Visa<sup>®</sup> logo.

Travelling or not, you're always entitled to:

- Zero Liability<sup>24</sup>
- Cash advances<sup>25</sup>
- Emergency card replacement
- Strict fraud protection safeguards
- Year-end summary of your account charges

## Life Without Limits. Experiences Without Equal.



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

‡ Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Hertz is a registered trademark of Hertz System, Inc. Be Well is a registered trademark of McKesson Canada Corporation. Used under licence. All other trademarks are the property of their respective owner(s).

<sup>1</sup> You must be an eligible Visa Infinite Privilege cardholder with a valid Canadian-issued Visa Infinite Privilege card to take advantage of the Visa Infinite Privilege offers, benefits and services. Certain benefits and services require enrollment. Offers and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Neither Visa nor the issuer is responsible for any claims or damages arising from the use of any benefits or services provided by a third party. Visa reserves the right to modify or cancel offers, benefits and services at any time and without notice. All offers, benefits and services made available through Visa are subject to complete terms and conditions, including third party suppliers' terms and conditions, available online at [visa.infinite.ca/privilege/terms.jsp](https://visa.infinite.ca/privilege/terms.jsp). The Visa Infinite Privilege privacy policy, available at [visa.infinite.ca/privilege/privacy.jsp](https://visa.infinite.ca/privilege/privacy.jsp), applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Privilege Concierge or the Visa Infinite Privilege website. The collection, use and disclosure of cardholders' personal information by third party suppliers of services and benefits to Visa Infinite Privilege cardholders are subject to such third parties' own privacy policies.

<sup>2</sup> Cardholders must enroll for this benefit through the Visa Infinite Privilege website ([visa.infinite.ca/privilege](https://visa.infinite.ca/privilege)) or through the Visa Infinite Privilege Concierge, and must have a valid RBC Visa Infinite Privilege card linked to their Priority Pass membership at all times. Six lounge visits are complimentary per membership year for the enrolled cardholder to use for themselves or for their guests. Membership includes access to any airport lounge participating in the Priority Pass lounge access program. To access a lounge, the cardholder must show a valid Priority Pass membership card. All additional visits beyond the complimentary visits are subject to a fee per person, per visit – visit [prioritypass.com](https://prioritypass.com) for details. Applicable lounge access charges will be billed to the RBC Visa Infinite Privilege card connected to the cardholder's Priority Pass membership. Priority Pass membership will be cancelled if your RBC Visa Infinite Privilege card is cancelled or is no longer linked to your Priority Pass membership. Unless cancelled, Priority Pass membership automatically renews on its anniversary date. To view a full list of participating airport lounges, their facilities, opening times and restrictions, cardholders can visit [prioritypass.com](https://prioritypass.com). Enrolled cardholders are subject to the Terms and Conditions for the global lounge membership program and the individual lounge operators' terms of use for the participating lounges visited, available at [prioritypass.com](https://prioritypass.com). Priority Pass's Terms and Conditions will be sent to the cardholder upon enrollment. The Airport Lounge Access services are provided by Priority Pass, and neither Visa nor Royal Bank of Canada is responsible for any claims or damages arising from the use of the Airport Lounge Access services. Visa reserves the right to modify or cancel this offer at any time and without notice. From July 1, 2021 to June 30, 2022, Visa is pleased to provide RBC Avion Visa Infinite Privilege, RBC Avion Visa Infinite Privilege for Private Banking and RBC Avion Visa Infinite Business<sup>2</sup> cardholders ("Eligible Cardholders") with limited time access to participating Plaza Premium lounges, in addition to their existing Priority Pass membership and Priority Pass lounge benefits. As an Eligible Cardholder, you do not need to enrol in this Program; simply show your eligible RBC Avion Visa Infinite credit card at participating Plaza Premium lounges worldwide and in Canada. RBC Avion Visa Infinite Privilege and RBC Avion Visa Infinite Privilege for Private Banking cardholders will receive 6 complimentary visits to Plaza Premium lounges, in addition to the existing 6 complimentary visits to Priority Visa Infinite lounges they receive annually. RBC Avion Visa Infinite Business cardholders will obtain entry to Plaza Premium lounges by paying a fee of \$32 USD (subject to change) per person per visit with their RBC Avion Visa Infinite Business card. Terms apply. For complete details, visit [ppg.dragonpass.ca/Landing](https://ppg.dragonpass.ca/Landing).

## Life Without Limits. Experiences Without Equal.

- <sup>3</sup> 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.
- <sup>4</sup> RBC credit cards eligible to earn bonus Avion points are any personal or business RBC Royal Bank credit cards that earn Avion points. RBC Commercial Avion Visa cardholders are not eligible for RBC Offers. RBC Offers are available to all RBC Royal Bank personal chequing account holders and all RBC credit cardholders. Please refer to the terms and conditions for each specific RBC Offer for more details.
- <sup>5</sup> Subject to availability. Some restrictions may apply. For complete details, please visit [avionrewards.com/travel-rewards/avion-redemption-grid/index.html](https://avionrewards.com/travel-rewards/avion-redemption-grid/index.html).
- <sup>6</sup> All rewards are subject to availability. For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit [avionrewards.com](https://avionrewards.com) or call 1-888 ROYAL 8-1 (1-888-769-2581).
- <sup>7</sup> Pay with points redemptions will be applied as a payment towards the balance of your RBC Avion Visa Infinite Privilege account, 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 your available credit. For more details, visit [avionrewards.com/paywithpoints/index.html](https://avionrewards.com/paywithpoints/index.html).
- <sup>8</sup> 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. Card linking may take up to two (2) business days to process before savings and bonus points can be applied to the purchases.
- <sup>9</sup> Each time you use your linked Eligible RBC Card to pay for qualifying purchases at a Retail 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.
- <sup>10</sup> Each time you use your linked Eligible Avion Rewards Credit Card to pay for purchases at a Retail Petro-Canada Location, you will 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.
- <sup>11</sup> All insurance is subject to conditions, limitations and exclusions. Coverages are underwritten by RBC Insurance Company of Canada and/or Aviva General Insurance Company. Please refer to the Certificate of Insurance for complete details.
- <sup>12</sup> Clients aged 65 and over who are travelling longer than 7 days can top up their Out of Province/Country Emergency Medical Insurance for the additional days.
- <sup>13</sup> Bonus points are Avion points earned on qualifying purchases made at CWT Vacations and are in addition to the standard Avion points you earn per dollar when you make a purchase with your Avion Rewards credit card. Conditions and restrictions apply. For complete details, visit [avionrewards.com/earn-points/index-na.html](https://avionrewards.com/earn-points/index-na.html).
- <sup>14</sup> Redemptions from the Air Travel Redemption Schedule are for round trip flights, up to a maximum ticket price, and are not refundable. All applicable taxes, surcharges and fees are the responsibility of the traveller. For more details, visit [rbcroyalbank.com/cards/avionrewards/avion\\_booking](https://rbcroyalbank.com/cards/avionrewards/avion_booking).
- <sup>15</sup> For a flight in business or first class, you can pay for all or part of your ticket, including any applicable taxes, surcharges and fees, by redeeming your points at the rate of 100 points = \$2.00 CAD. For more details, visit [avionrewards.com/#/faq](https://avionrewards.com/#/faq).
- <sup>16</sup> For any type of travel you book through Avion Rewards other than flights, you may redeem your Avion points at the rate of 100 points = \$1.00 CAD to pay for all or part of your booking, including associated taxes, charges and fees. When you book a flight from the Air Travel Redemption Schedule, you may also redeem your Avion points at the rate of 100 points = \$1.00 CAD to pay for any associated taxes, surcharges and fees. For complete terms, conditions and restrictions that apply to the Avion Rewards program, visit [avionrewards.com](https://avionrewards.com).
- <sup>17</sup> For the complete Avion Rewards Redemption, Return and Exchange Terms & Conditions for Best Buy, visit [avionrewards.com/retailers/termsconditions/retailerterms\\_eng.pdf](https://avionrewards.com/retailers/termsconditions/retailerterms_eng.pdf).
- <sup>18</sup> This offer is not transferable. To earn 3X the Avion points you normally earn ("Bonus Points") for every one dollar (\$1.00) in purchases, including taxes, you make at any corporately owned Hertz location in Canada, the U.S., the U.K., Germany, Italy, Switzerland, the Netherlands, Belgium, Spain and Luxembourg, from February 7, 2020 to February 7, 2023 ("Offer Period"), click the "Load Offer" button in RBC Offers and pay using your RBC Avion Visa Infinite Privilege card ("Eligible Avion Rewards Card") ("Qualifying Purchase"). Franchised Hertz locations are not eligible for this offer. Upon Hertz Gold Plus Rewards (GPR) registration, you'll be upgraded to Hertz Five Star status in 48 hours. If you're already an existing member of Hertz GPR, please follow the prompts on the landing page. If you change your Eligible Avion Rewards card, you must load the Hertz offer again in RBC Offers. If you cancel your Eligible Avion Rewards card, you will not be eligible for the Discount, Bonus Points or Hertz Five Star status. If you cancel your credit card, you will not be eligible for the Additional Benefits. Please allow up to 30 days from the date of your Qualifying Purchase, provided your credit card account was in good standing at that time, for the Bonus Points to appear on the account statement tied to your Eligible Avion Rewards Card. Cancellations or price adjustments may cancel or reduce the Avion points earned on your Qualifying Purchase, including Bonus Points. Offer may not be combined with any other offer, promotion, certificate, voucher or other discount. Hertz, not Royal Bank of Canada, is responsible for the sales and returns terms and conditions applicable to your Qualifying Purchase(s) and Discount. For complete terms and conditions, please visit [pub.emails.hertz.com/RBC\\_Status\\_Match\\_EN\\_FS](mailto:pub.emails.hertz.com/RBC_Status_Match_EN_FS). Royal Bank of Canada reserves the right to cancel, modify or withdraw this offer at any time, even after you have activated it. For more details on the RBC Offers program, please visit [rbc.com/offers](https://rbc.com/offers).
- <sup>19</sup> The up to 20% discount rate applies to the base rate only (time and mileage charges) ("Discount") and is available at participating Hertz corporate locations in Canada and the U.S. Additional benefits exclude taxes, tax reimbursements, fees, surcharges and optional service charges, such as refueling. You must enter the first six digits of your Eligible Avion Rewards Card in the CDP ID # field when making a booking to receive the Discount.
- <sup>20</sup> Subject to availability at participating locations in the U.S., Canada and select European locations. Maximum upgrade is to a full sized class vehicle with a minimum reserved compact vehicle.
- <sup>21</sup> Enrollment in the Hertz Gold Plus Rewards program is complimentary. To earn Gold points with all your rentals, the Gold profile and reservation must include your Gold member number, and Gold points must be selected as your preferred Frequent Traveler program. All Hertz Gold Plus Rewards rules apply.
- <sup>22</sup> 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<sup>®</sup>, RBC Visa CreditLine for Small Business<sup>™</sup>, RBC Visa Business, RBC Business Cash Back Mastercard<sup>®</sup> 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/retailterms](https://rbc.com/retailterms). 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 <https://www.letsbewell.ca/terms-conditions>. Be Well points are not awarded on taxes, tobacco products, products containing cocaine, 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.
- <sup>23</sup> 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 Avion Visa Infinite Privilege card, you must subscribe to DashPass by adding your RBC Avion Visa Infinite Privilege card, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass" before July 5, 2023 ("Offer Period"). If you are an existing DashPass subscriber and have already added your RBC Avion Visa Infinite Privilege card 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 [rbc.com/doordashterms](https://rbc.com/doordashterms). Eligible RBC Credit cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your RBC Avion Visa Infinite Privilege Credit Card 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 Avion Visa Infinite Privilege 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 RBC Avion Visa Infinite Privilege card 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 a full-price membership at the then-current rate after the end of the 12 month Complimentary DashPass Subscription. Your RBC Avion Visa Infinite Privilege 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 [doordash.com/dashpass](https://doordash.com/dashpass). For full DashPass for RBC Program Terms and Conditions, visit [rbc.com/doordashterms](https://rbc.com/doordashterms).
- <sup>24</sup> 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<sup>®</sup> Credit Card Agreement.
- <sup>25</sup> Cash advances 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 apply and will be charged to your credit card account. Please refer to your RBC Royal Bank Credit Card Agreement for more details.