Your RBC® Avion® Visa Infinite Privilege‡

Benefits Guide

FLY ON ANY AIRLINE, ANY FLIGHT, ANY TIME.

Welcome to a world of unlimited choice, made available with your new 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

Additional Services

View Legal Disclaimers

Back to top

Your RBC Avion Visa Infinite Privilege Card at a Glance

More Value

Exclusive benefits:

- 24/7 priority client services and Visa Infinite Privilege Concierge[1]
- VIP travel benefits including Visa Airport Companion (that's six lounge visits per membership year for every enrolled cardholder on your account!),[2] fast track security and other benefits at select airports[1,2]
- Unlock exclusive access to primetime reservations at some of the hottest restaurants. All you need is OpenTable and your eligible RBC Avion Visa Infinite Privilege card to get started. Add your card today. Restrictions apply. See Terms & Conditions.[3] Learn more at OpenTable.ca/VisaDining
- Stay connected while you travel. Enjoy two complimentary 1GB/15-day GigSky global mobile data plans per year, plus, 30% off future purchases with your RBC Avion Visa Infinite Privilege for Private Banking card.[4]

More Rewards

Enjoy an accelerated earn rate:

- 1.25 Avion points for every dollar in purchases charged to your card[5]
- Earn bonus Avion points faster and get access to cash savings with offers through Avion Rewards™[6] – visit rbc.com/offers

Freedom to choose:

- Redeem your points to fly on any airline, any time,[7] even during peak seasons. Visit avionrewards.com/travel to book today.
- Choose from an incredible selection of merchandise, gift cards and RBC Financial Rewards® vouchers[8]
- Use Pay with Points to redeem points to make a payment towards the balance on your card[9]

Exclusive offers from brands you Love:

- 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![10] rbc.com/doordash
- Get 50 Be Well points for every $1 spent on eligible purchases when you shop at Rexall with any linked RBC card.[11] rbc.com/rexall

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Back to top

More Peace of Mind

Your RBC Avion Visa Infinite Privilege Card at a Glance

- Instant gas savings and more at Petro-Canada‡ locations. If you have a Petro-Points‡ card, simply link it to your RBC Avion Visa Infinite Privilege card to receive:
  - 3 cents off per litre[12]
  - 20% more Petro-Points[13]
  - 20% more Avion points[14]

  See details

Premium travel insurance[15] includes:

- Out-of-Province/Country Emergency Medical[16]
- Trip Cancellation/Trip Interruption
- Mobile Device Insurance
- Lost/Stolen Baggage
- Hotel/Motel Burglary
- Auto Rental Collision/Loss Damage
- Purchase Security & Extended Warranty

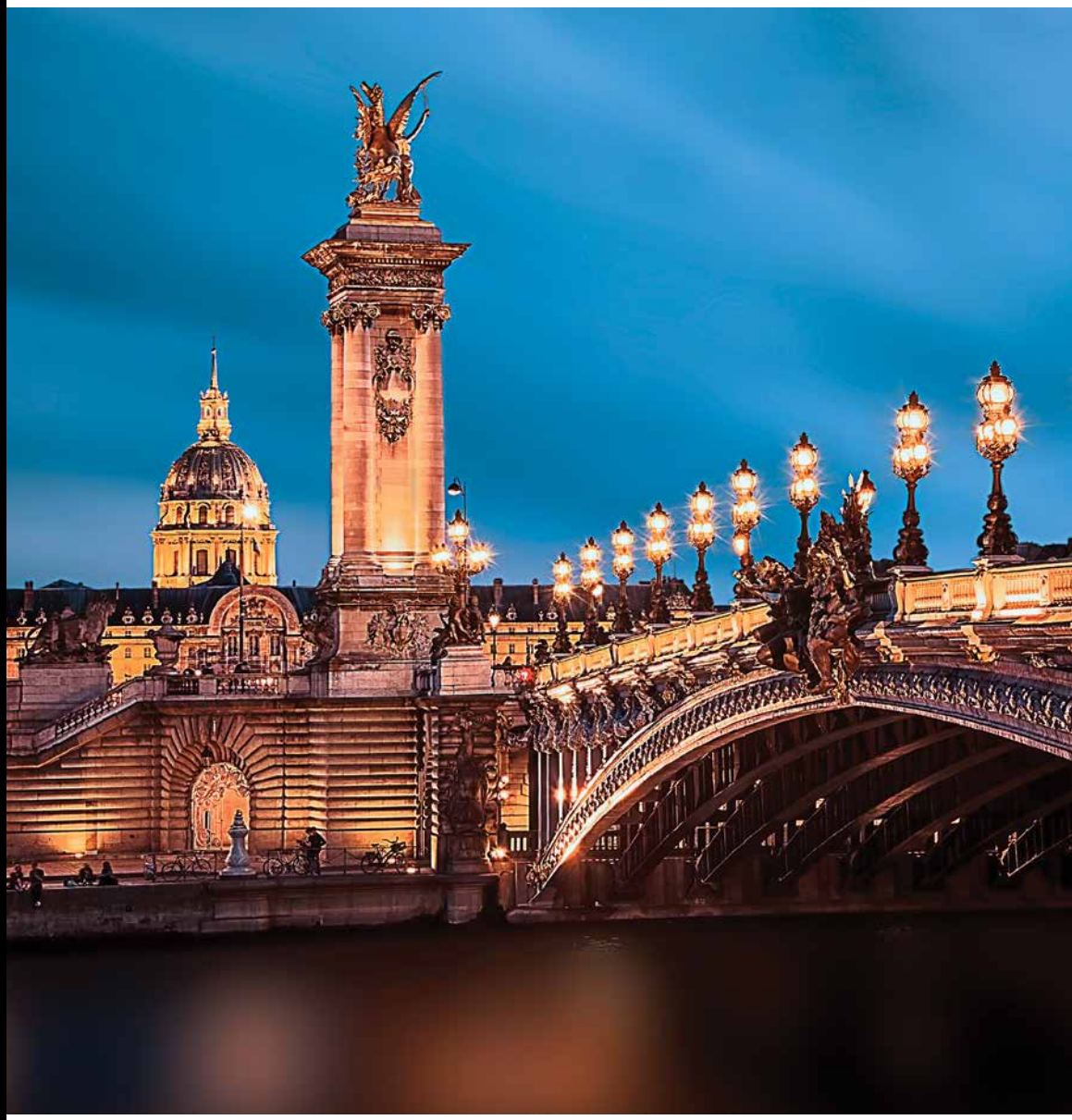
View Legal Disclaimers

Back to top

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.



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Reward Yourself with Unlimited Possibilities.

AVION REWARDS™

Get Rewarded

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**.[5]

Get 50 Be Well‡ points for every $1 spent on eligible purchases when you shop at Rexall with any linked RBC card.[11] rbc.com/rexall

Travel Your Way

Redeem your points towards flights based on the Air Travel Redemption Schedule,[17] which gives you the flexibility to book flights with any airline, on any flight, at any time,[7] 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,[18] for travel packages, hotel accommodations, cruises, specially selected getaways, or to pay for taxes, surcharges and fees.[19]

Choose Your Rewards

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[20] from Best Buy‡, merchandise, gift cards, RBC Financial Rewards vouchers, and even charitable donations.[8] Or choose Pay with points[9] and redeem your Avion points to make a payment towards your credit card balance.

For more about the Avion Rewards program, visit avionrewards.com.

View Legal Disclaimers

Back to top

First Class, Around the World.

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

Hit the Open Road with Hertz

When you rent from Hertz‡, you'll earn 3X Avion points[21] and get upgraded to Hertz Five Star status, which means you'll enjoy these additional perks:

- Up to 20% discount off the base rate[22]
- One car class upgrade[23]
- 25% more Hertz Gold Plus Rewards‡ points[24]

Enroll 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 enroll for Five Star status with Hertz

Global Airport Lounge Access

Your luxury vacation starts at the airport – when you take advantage of your complimentary membership and six lounge visits per membership year[1] for every enrolled cardholder on your RBC Avion Visa Infinite Privilege account.[2] Visit visaairportcompanion.ca, download the Visa Airport Companion app or call 1-888 ROYAL 8-1 to enroll in the program and for more details (please allow 2-5 business days from the time your card is activated to enroll). Plus, pre-book your visit for only $5 USD at participating airport lounges up to 6 months in advance for extra peace of mind.[2]

Speed Through Security

The dedicated VIP security fast track lane at select Canadian airports[1] speeds you through to your waiting flight – because for the busy traveler, time is the ultimate luxury.

Priority Airport Parking[1]

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

Arrive in Style

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.[1]

Enjoy Your Stay

Enjoy full access to the Visa Infinite‡ Luxury Hotel Collection and experience the best in hotel amenities at some of the world's most prestigious properties.[1] Enjoy exclusive benefits with every stay,

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Experience More of the Finer Things in Life.

including an automatic room upgrade (when available), 3:00 p.m. checkout and much more. Visit visainfiniteluxuryhotels or call the Visa Infinite Privilege Concierge to enroll or for more details.

Visit 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 for more information and to subscribe for up-to-date offers and unique experiences.

Your Table is Waiting with OpenTable and Visa

Getting a great table doesn't need to involve setting alarms or waiting in line. OpenTable and Visa bring the world of dining to RBC Avion Visa Infinite Privilege for Private Banking cardholders.

– Get exclusive access to primetime reservations
– Experience participating restaurants in select cities in the U.S., Canada and Mexico
– Dining spots feature globally or nationally recognized restaurants, regional rising stars, and local favourites

Accessing this new benefit is as easy as adding your eligible Visa Infinite Privilege card to your OpenTable[3] account. Learn more & explore the participating restaurants at opentable.ca/visadining.
Restrictions apply. See Terms & Conditions.[3]

Whet Your Appetite

The Visa Infinite Dining Series[1] 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.

Local Tastes

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

View Legal Disclaimers

Back to top

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,[1] 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

View Legal Disclaimers

Back to top

You're Ready for Anything.

Enjoy the security of premium travel and financial protection, ready when you need it.[15] 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.

Out-of-Province/ Country Emergency Medical 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.[16] 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 Cancellation Insurance

If you must cancel your trip due to a sickness, injury or other unexpected covered situation, 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.

Trip Interruption 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.

Auto Rental Collision/Loss Damage Insurance

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.

View Legal Disclaimers

Back to top

Universal Acceptance. Infinite Flexibility.

Your RBC Avion Visa Infinite Privilege card is accepted wherever you see the Visa‡ logo.

Travelling or not, you're always entitled to:

- Zero Liability[25]
- Cash advances[26]
- Emergency card replacement
- Strict fraud protection safeguards
- Year-end summary of your account charges

View Legal Disclaimers

Back to top

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).

1 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 visainfinite.ca/privilege/terms.jsp. The Visa Infinite Privilege privacy policy, available at visainfinite.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.

2 Primary cardholders ("**Cardholders**") with an RBC Visa Infinite Privilege or an RBC Visa Infinite Privilege *for Private Banking* card (each, an "**Eligible Credit Card**") have access to participating lounges within the Visa Airport Companion Program ("**Program**"), hosted and managed by DragonPass International Ltd. ("**DragonPass**"). Cardholders must enroll for this benefit through either the Visa Airport Companion App (available to download for free) or on the Program Website (visaairportcompanion.ca) 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 their lounge benefits. Upon enrollment, six (6) complimentary lounge visits will be available for the Cardholder per membership year; the complimentary visits can be used by the Cardholder for themselves and for their accompanying guests. All additional visits beyond the complimentary visits are subject to a fee of $32 USD (subject to change) per person, per visit. Pre-bookings must be made by the enrolled Cardholder and the enrolled Cardholder needs to be in attendance to fulfill the pre-booking. The Cardholder can either pay for each visit or use a complimentary lounge visit plus a pre-booking fee for each accompanying guest(s), including the Cardholder. Cardholders cannot resell or transfer any booking (in whole or in part) and can pre-book up to 6 guests, including the cardholder. All pre-bookings and cancellations must be made by a minimum of 48 hours in advance of the scheduled arrival date and time. If the Cardholder arrives earlier than the pre-booked time, the lounge may refuse entry until the scheduled time on the booking. If late for a booking, the lounge will allow entry up to 1 hour after the pre-booking time. In the event of a no-show, refunds are not available for any part of the booking. Pre-booking availability and fulfillment is subject to DragonPass Terms of Use and Terms of Service. 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 Cardholder's 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 and any included complimentary visits 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 be presented to Cardholders during enrollment and 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 Visa'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 Visa and/or Royal Bank of Canada ("**RBC**") in order to facilitate the Program, subject to Visa's and RBC's own privacy policies. The Program services and benefits are provided by DragonPass and applicable third party offer providers, and neither Visa nor RBC is responsible for any claims or damages arising from participation in the Program. Visa reserves the right to modify or cancel this Program at any time and without prior notice. For full terms and conditions, visit https://en.dragonpass.com.cn/info/termsofservice.

3 From 07/10/2024 through 06/30/2026 ("Benefit Term"), the Visa Dining Collection OpenTable Benefit (as defined below) is available to cardholders (individually, "you" or "your") with eligible U.S. issued Visa Infinite® cards, Mexico issued Visa Infinite® cards or Canada issued Visa Infinite Privilege® cards ("Eligible Visa Cards"). Cardholders with Eligible Visa Cards must (1) visit OpenTable.com or open the OpenTable mobile app; (2) sign in to an existing OpenTable account or sign up for a free OpenTable account; (3) complete the eligibility check to verify their Eligible Visa Card; and (4) add their Eligible Visa Card to their OpenTable account to redeem the Visa Dining Collection OpenTable Benefit. The Visa Dining Collection OpenTable Benefit includes exclusive access to primetime reservations at participating restaurants in select cities ("Participating Restaurants") offered by OpenTable through the OpenTable platform which includes, without limitation, OpenTable's website, mobile app, and the Benefit page during the Benefit Term ("Visa Dining Collection OpenTable Benefit" or "Benefit"). Participating Restaurant inventory that is not booked prior to reservation day/time may be released to general OpenTable inventory. Certain Participating Restaurants may require credit card information to make a reservation and/or pre-pay for all or a portion of the dining experience. In such instances, the Eligible Visa Card stored in your OpenTable account must be used. If an Eligible Visa Card is no longer stored in your OpenTable account, you may be required to successfully complete an additional eligibility verification of an Eligible Visa Card. If your card is ineligible at the time of the eligibility check, OpenTable may store your card in your account for future eligibility purposes and for general use on the OpenTable platform, subject to the OpenTable Terms of Use and OpenTable Privacy Policy. OpenTable will conduct an eligibility check immediately upon card verification, followed by a subsequent eligibility check once every 24 hours when the user visits OpenTable properties. If your previously ineligible card becomes eligible, OpenTable will grant you access to the Visa Dining Collection OpenTable Benefit and notify you of such. You must go through the verification flow to receive eligibility status notification. OpenTable and Visa shall have no further responsibility for your dining experience, including your experience at a Participating Restaurant. The Benefit is subject to modification or cancellation without notice, and to the extent permissible under applicable law, OpenTable may update or amend these terms from time to time at its discretion. The Benefit is subject to all applicable federal, state, provincial, and local laws and regulations. Void where prohibited. Cardholders with Eligible Visa Cards are also subject to the OpenTable Terms of Use and Privacy Policy. OpenTable shall not be obligated to honor the Benefit for any cardholder that is unable to validate their card's eligibility or violates OpenTable policies.

Life Without Limits. Experiences Without Equal.

[4] You must be an eligible Canadian-issued Visa Classic, Visa Gold, Visa Platinum, Visa Infinite®, Visa Infinite® Business or Visa Infinite Privilege® cardholder (collectively the "Eligible Cards") to take advantage of the Visa GigSky offer. To participate in the Offer, you must have an Eligible Card issued in your name, ensure your Eligible Card account is in good standing, and add the Eligible Card as the default payment method in the GigSky App. These Global Mobile Data plan options offer terms (these "Offer Terms") apply to the offer (the "Offer") made available to the Eligible Cards by GigSky, Inc. ("GigSky"). Any Offer Plan continues to be subject to the standardGigSky Terms of Service. The Offer is solely offered by GigSky, and Visa is not providing or responsible for any Offer Plans, Discounts or GigSky Products hereunder. GigSky reserves the right to terminate your Offer Plan if you no longer hold an Eligible Card or such Eligible Card is no longer in good standing. GigSky reserves the right to terminate the Offer or any Offer Plan or change the terms of the Offer or Offer Plan at any time and without notice and in its sole and absolute discretion. This Offer cannot be combined with other discounts and/or offers and is not redeemable for cash. Any taxes are the sole responsibility of the purchaser. The Offer is void where prohibited or restricted by applicable law. GigSky reserves the right to deny you participation in the Offer if GigSky suspects abuse or misuse of the Offer, in its sole discretion. You agree and acknowledge that GigSky may share your personal information with Visa and your credit card issuing bank in connection with redemption of the Offer and use of an Offer Plan. For information about how we collect and use your Personal Information please see GigSky's privacy policy at: gigsky.com/terms-and-conditions/privacy-policy

[5] 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.

[6] 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.

[7] Subject to availability. Some restrictions may apply. For complete details, please visit avionrewards.com/travel/redemptionSchedule.html.

[8] 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 1-888 ROYAL 8-1 (1-888-769-2581).

[9] 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.

[10] 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 for Private Banking card, you must subscribe to DashPass by adding your RBC Avion Visa Infinite Privilege for Private Banking card, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details visit rbc.com/doordashterms. If you are an existing DashPass subscriber and have already added your RBC Avion Visa Infinite Privilege for Private Banking 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 help.doordash.com/consumers/s/ terms-and-conditions. Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your RBC Avion Visa Infinite Privilege for Private Banking 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 for Private Banking 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 for Private Banking 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 for Private Banking 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. For full DashPass for RBC Program Terms and Conditions, visit rbcroyalbank.com/credit-cards/documentation/pdf/full-doordash-tcs-en.pdf.

[11] 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 at rbcroyalbank.com/credit-cards/documentation/pdf/rexall-terms.pdf. 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 HYPERLINK "https://www.letsbewell.ca/terms-conditions"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.

[12] 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.

[13] 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.

[14] 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.

[15] 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.

[16] 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.

[17] Redemptions from the Air Travel Redemption Schedule are for 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 avionrewards.com/travel/redemptionSchedule.html.

[18] 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/travel/index.html.

[19] 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.

[20] For the complete Avion Rewards Redemption, Return and Exchange Terms & Conditions for Best Buy, visit avionrewards.com/retailers/termsconditions/retailerterms_eng.pdf.

[21] 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, Australia and Luxembourg, beginning January 2, 2025 to December 31, 2025 ("Offer Period"), click the "Load Offer" button and pay using your RBC Avion Visa avion credit card ("Eligible RBC Card/Credit 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 RBC Avion credit 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. 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 RBC Avion credit 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 hertz.ca/avionrewardselite. 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.

[22] 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.. The discount excludes taxes, tax reimbursements, fees, surcharges and optional service charges, such as refueling. CDP ID #451401 must be used at time of reservation to receive the Discount.

[23] 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.

[24] 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.

[25] 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.

[26] 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.