



RBC Royal Bank

BENEFITS GUIDE

RBC® British Airways Visa Infinite[†]

Prepare for takeoff

BRITISH AIRWAYS



Let your expectations soar

Welcome to the exciting world of the RBC British Airways Visa Infinite card. It's a card that was created to recognize and reward your status as a dedicated traveller, whether you fly across the Atlantic or across the globe. Enjoy a wide range of benefits, services and recognition that come with automatic membership in the British Airways Executive Club – from complimentary concierge service to premium travel insurances.

QUICK CARD OVERVIEW

Rewards	Earn 1 Avios per \$1 spent on purchases with your RBC British Airways Visa Infinite card* Earn 2 Avios per \$1 spent on British Airways*
Insurance	Premium travel and protection insurances including: Travel Accident Insurance ¹ , Out of Province/Country Emergency Medical Insurance ¹ , Emergency Purchase Insurance ¹ , Flight Delay Insurance ¹ , Auto Rental/Collision Damage Insurance ² , Purchase Security & Extended Warranty Insurance ³
Additional Benefits	Complimentary 24/7 Concierge Service+ Exclusive access to Kiwi Collection+ Exclusive music and dining privileges+ Chip and PIN technology for enhanced security Zero Cardholder Liability Visa payWave+ CustomSwitch®

Don't forget!

Important steps for new cardholders:

1. Activate your card
2. Log in to your British Airways Executive Club account to ensure your personal details match. Visit **www.ba.com**.

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



Earn faster

In addition to enjoying a level of benefits, services and recognition virtually unmatched by any other major airline, now you can earn 1 Avios for every dollar you spend on your card. You'll also earn 2 Avios for every dollar you spend on British Airways using your card. As you can see, over the course of a year, your Avios could really add up...

	Monthly purchases	Total Avios earned per year
Everyday purchases 1 Avios per \$1	\$3,000 x 12 months	36,000
Dining expenses 1 Avios per \$1	\$500 x 12 months	6,000
Pre-authorized payments 1 Avios per \$1	\$300 x 12 months	3,600
Travel on British Airways flights 2 Avios per \$1	\$1,500 x 2 flights (per year)	6,000
		51,600

As a member of the British Airways Executive Club, every Avios you earn will be automatically credited to your Executive Club account and you will also receive:

- Priority waitlists
- Seating and meal preferences stored on file and provided whenever possible
- Exclusive offers available to Executive Club members only
- Ability to access your Avios balance online at www.ba.com
- Reward flights for travel on British Airways and on any **oneworld**[†] airline with your Avios

BRITISH AIRWAYS



Take off sooner

Redeeming your Avios couldn't be easier. Simply book online, or call to book your tickets by phone, and fly anywhere British Airways or **oneworld** partner airlines take you.

Here are just a few round-trip Reward flight possibilities:[△]

Destination	Avios required for Reward flights [△]
London	50,000
Italy	65,000
India	100,000

[△] Peak economy return fares shown. Taxes, fees and carrier charges apply.

In addition to Reward travel, you can redeem your Avios for upgrades to a higher class on full-fare purchased tickets. For complete Reward details and information, please visit www.ba.com.

To book your flight:

- Call toll-free 1-866-326-1204
- Visit any Canadian or U.S. travel agency
- Visit www.ba.com

Travel together and share the adventure

Spend \$30,000 or more on your RBC British Airways Visa Infinite account in a calendar year and receive a Companion Award eVoucher you can use to bring along a companion[△] (same flight, class of service and cabin) the next time you book a reward flight with British Airways. It's the perfect way to travel the world in style – together.~

[△] Plus taxes, fees and carrier charges



Infinite-only advantages

Zero Cardholder Liability

With Zero Cardholder Liability, you are not liable for fraudulent charges provided that, for Personal Identification Number (PIN)-initiated transactions such as ATM withdrawals, you have taken the reasonable precautions to protect your PIN, as set out in your RBC Royal Bank® Credit Card Agreement.

Travel made special

You now have access to Kiwi Collection, the world's largest independent luxury hotel reviewer. It's your premier source for finding and booking the very best hotels in over 140 countries. You'll also enjoy complimentary room upgrades (subject to availability), the best available rate at the time of booking, and other amenities at hundreds of participating properties in key locations worldwide.

Visit www.rbc.luxuryhotels.visainfinite.ca for more information.

Looking after you – in the air and on the ground

Take advantage of complimentary concierge assistance⁺ 24 hours a day, 7 days a week, from home and when you travel. Our experts can help you with almost any request, including entertainment, restaurant and hotel reservations, shopping, business services and more.[^]

- **For calls made within Canada or the U.S. call toll-free 1-888-853-4458**
- **For calls made from outside Canada or the U.S. call collect 1-630-350-4545**
- **Make online requests at www.visainfiniteconcierge.ca**

More Infinite-only advantages

- The Visa Infinite Dining Series, unique and innovative culinary events with world-renowned chefs
- Special offers for events and activities, with priority access to shows, season subscriptions and more
- Exclusive access to the Visa Infinite members-only website – www.rbcvisainfinite.com/ba – learn about all the great offers available to you

Enjoy all the advantages of your credit card:

- Assured Assistance
- Chip & PIN technology for enhanced security
- Visa payWave⁺ – speed, convenience and security right at your fingertips
- Worldwide acceptance cash
- Access to cash advances⁺⁺
- Convenient credit card cheques⁺⁺
- Commission-free travellers cheques
- Time-saving Autopayment service
- RBC Royal Bank Online Banking
- eStatements
- Emergency card replacement
- Additional cards for co-applicants and authorized users
- Zero Cardholder Liability

Arrange pre-authorized payments the easy way with CustomSwitch[®]

RBC CustomSwitch service is available to you at no additional cost. This service assists you in notifying merchants of any updated card information or with transferring existing pre-authorized payments to your RBC British Airways Visa Infinite card. Plus, you'll earn Avios on all your pre-authorized payments.

To set up CustomSwitch or find out more information:



www.rbc.com/cardscustomswitch



CustomSwitch hotline: 1-866-299-5926

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

* Earn 2 Avios per \$1CAD spent on British Airways and British Airways Holidays and 1 Avios per \$1CAD spent on all other qualifying net purchases when you use your RBC British Airways Visa Infinite card. Avios are earned on qualifying 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 Avios earned by the amounts originally charged. Where applicable, Avios are awarded based on the Canadian dollar equivalent of foreign currency purchase transactions. Avios is not refundable, transferable, and has no cash value. Please allow up to 8 weeks after transactions are processed to your credit card account for the Avios to be posted to your British Airways Executive Club account.

+ Offered by Visa Infinite. For full terms and conditions visit www.rbcvisainfinite.com/ba

9 At time of this publication all Reward flights and Companion Award eVouchers are subject to taxes, fees and carrier charges of approximately \$662 per person in economy or \$1100 in business class based on travel from Toronto to London.

~ For more information on Avios distance banding please refer to www.ba.com/theclub. Eligible Members who spend a minimum of \$30,000 CAD in qualifying purchases on their Card in a calendar year ("calendar year" refers to the time period starting from January 1st through to December 31st) will receive a maximum of one Companion Award eVoucher for that calendar year they will be able to apply towards the purchase of a flight for a companion travelling with the Eligible Member, on the same Reward flight. Please allow six (6) to eight (8) weeks for the Companion Award eVoucher to post to the British Airways Executive Club account after meeting the spending requirement. For full terms and conditions visit www.ba.com/rbc.

▲ You are responsible for the cost of goods or services acquired or provided by Visa Infinite Concierge. All costs will be charged directly to your RBC British Airways Visa Infinite account. Royal Bank of Canada is not responsible for the actual performance of any person, company or product made available to you through Visa Infinite Concierge.

†† 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.

All insurance is subject to limitations and exclusions. Please refer to the Certificate of Insurance in your welcome kit for complete details.

Important Information

RBC ROYAL BANK VISA CUSTOMER SERVICE

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.

Assured Assistance Inc.

For assistance with the travel insurances listed in this guide:

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

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

TDD/TTY: 1-800 ROYAL 1-2 (1-800-769-2512)

VISA INFINITE

Members-Only Website

www.visainfinite.com

Concierge

In Canada/U.S.: 1-888-853-4458

Outside Canada/U.S. call collect: 1-630-350-4545

Online: www.visainfiniteconcierge.ca

BRITISH AIRWAYS

British Airways Executive Club

1-800-452-1201

Monday – Friday, 8 AM – 8 PM Eastern Time

**For all of your important credit card numbers
in a convenient wallet-sized card, please visit
www.rbcroyalbank.com/cards/walletcard**



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