



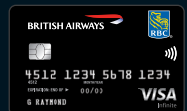
Royal Bank

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. Enjoy the wide range of benefits and recognition that come with your card and automatic membership in the British Airways Executive Club.

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 ba.com.

Questions? Please call us at 1-800-769-2512.

QUICK CARD OVERVIEW

Rewards	<ul style="list-style-type: none">■ Earn 1 Avios for every \$1 spent on purchases with your RBC British Airways Visa Infinite card*■ Earn 2 Avios for every \$1 spent on British Airways*
Additional Benefits	<ul style="list-style-type: none">■ 10% off British Airways flights when you book and pay with your card*■ Visa Infinite exclusive benefits, including complimentary 24/7 Concierge Service*■ Exclusive RBC partner offers and savings
Insurance	<p>Broad travel and protection insurance including:</p> <ul style="list-style-type: none">■ Travel Accident Insurance¹■ Out of Province/Country Emergency Medical Insurance¹■ Emergency Purchases Insurance¹■ Flight Delay Insurance¹■ Auto Rental Collision/Loss Damage Insurance²■ Purchase Security & Extended Warranty Insurance³

Earn faster

In addition to your benefits, you will 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.

Over the course of a year, Avios can 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

Remember the Avios you earn don't expire as long as you collect or redeem 1 Avios in your British Airways Executive Club account within 36 months.*

As an Executive Club member, every Avios you earn will be automatically credited to your Executive Club account. You'll also enjoy:

- Priority waitlists
- Seating and meal preferences stored on file and provided whenever possible
- Exclusive offers available to Executive Club members only
- Access to your Avios balance online at **ba.com** or through the British Airways app
- Reward Flights for travel on British Airways or any **oneworld**[‡] airline with your Avios

BRITISH AIRWAYS



Take off sooner

Redeeming your Avios couldn't be easier. Simply book online or by phone to fly with British Airways or on **oneworld** partner airlines.

Here are just a few round-trip Reward flight possibilities^Δ:

Departing from Toronto:

Destination	Avios required for Reward Flights ^Δ
London	26,000
Athens	53,500
Johannesburg	58,500

Departing from Vancouver:

Destination	Avios required for Reward Flights ^Δ
London	32,500
Athens	60,000
Johannesburg	65,000

^Δ Off-peak economy return fare for one person shown. All prices stated are correct as of November 2021. Taxes, fees and carrier charges apply.

In addition to Reward Flights, you can redeem your Avios for upgrades to another cabin on full-fare purchased tickets. Save with “part payment” – reduce the price of selected regular cash bookings on British Airways flights by paying part of the price in Avios (plus you'll earn Avios back from your flight booking). Or use your Avios for car rentals, hotels or experiences. For complete Reward details and information, visit **ba.com**.

To book your flight:

- Visit **ba.com**
- Book through the British Airways app
- Call the Executive Club at 1-800-452-1201

Travel together and share the adventure

Spend \$30,000 or more on your RBC British Airways Visa Infinite card in any calendar year and receive a Companion Award eVoucher to bring along a companion on the same flight^Δ and in the same cabin when you book a Reward flight on a British Airways flight originating in and returning to Canada.~

^Δ Plus taxes, fees and carrier charges.

Enjoy exclusive advantages

VISA INFINITE BENEFITS

Visa Infinite Luxury Hotel collection[†]

Features over 900 of the world's most prestigious properties. Enjoy premium benefits with every stay, including an automatic room upgrade (upon arrival, when available), complimentary daily breakfast for two and more.

Visa Infinite Dining Series[†]

Unique and innovative culinary events with world renowned chefs.

Complimentary Concierge Service[†]

24 hours a day, 7 days a week, we can help with almost any request – entertainment, restaurant reservations, business services and more.[^]

- **Within Canada or the U.S. call toll-free:**
1-888-853-4458
- **Outside Canada or the U.S. call collect:**
1-630-350-4545

Visit visainfinite.ca to learn about all the great offers available to you, including special offers for events and activities.

RBC PARTNER OFFERS

Instant fuel savings at Petro-Canada[‡] locations

Simply link your card to your Petro-Points[‡] card to receive 3 cents off per litre[^] and 20% more Petro-Points. Visit rbc.com/petro-canada.

Enjoy unlimited \$0 delivery fees with DoorDash

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 British Airways Visa Infinite card![€] Visit rbc.com/doordash.

Earn more Be Well points at Rexall

Get 50 Be Well[‡] points for every \$1 spent on eligible purchases when you shop at Rexall[†] with your linked RBC British Airways Visa Infinite card^º. Visit rbc.com/rexall for more information.

Additional advantages

- Lock your RBC credit card if it's misplaced at rbc.com/creditcardlock
- Visa payWave[‡] contactless payment – speed, convenience and security right at your fingertips – using your card or mobile wallet
- Assured Assistance
- Access to cash advances^{††}
- RBC Royal Bank[®] Online and Mobile Banking[†]
- Emergency card replacement

® /™ 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. Used under licence. All other trademarks are the property of their respective owner(s).

* Earn 2 Avios per \$1 CAD spent on British Airways and British Airways Holidays and 1 Avios per \$1 CAD 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 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 are not refundable, transferable, and have no cash value. Please allow up to eight weeks after transactions are processed to your credit card account for the Avios to be posted to your British Airways Executive Club account.

* 10% off British Airways round-trip flights originating in and returning to Canada when you book on ba.com/RBC10 and pay with your RBC British Airways Visa Infinite card. In order to take part in the 10% promotion, RBC British Airways Visa Infinite cardholders must log in at ba.com/RBC10 using their Executive Club username and PIN and make a roundtrip booking now through December 31, 2022 and enter the promotion code CARDOFFERC in the marked box on the Price Quote page of the booking process. A 10% discount is valid on the total roundtrip price, including taxes, fees and carrier charges, on mainline flights operated by British Airways purchased now through December 31, 2022 only. Travel must be fully completed by December 15, 2023 (departure and return). A 10% discount will appear during the final payment page. Fares not purchased through ba.com/RBC10 do not qualify for the discount. Discount is not valid for flights on code share or franchise carriers. All rules of roundtrip fare purchased apply, including advance purchase, minimum stay, weekend add-ons, and cancellation/refund rules. Offer is non-transferable and cannot be combined with any other offer. Valid for new bookings only made by Canadian residents paying in CAD using a valid British Airways Visa[‡] card issued by Royal Bank of Canada for round-trip travel commencing from Canada to London and beyond. Discount is taken off the total roundtrip price of every ticket including taxes and fees on the same booking. 10% discount applies for up to eight passengers booked on the same British Airways booking for the same flights. Cardholder must travel to qualify for the 10% discount. Refunds from previously purchased fare types not permitted. The 10% discount not combinable with any other offer and is taken off valid, published fares only and is subject to availability. Offer is subject to British Airways fare rules and conditions of contract available on ba.com and may be limited or withdrawn at any time without advance notice. Other significant restrictions may apply. Newly enrolled Executive Club Members, please allow 24 hours to use the promotion code. British Airways, not Royal Bank of Canada, is responsible for the Terms and Conditions of this offer and the British Airways Executive Club program.

* **General Terms & Conditions for all Visa Infinite benefits:** You must be an eligible Visa Infinite cardholder with a valid Visa Infinite card to take advantage of the Visa Infinite benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel offers at any time and without notice. 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. All offers, benefits and services are subject to complete terms and conditions, including third party suppliers' terms and conditions (available at visainfinite.ca/infinite/terms.jsp). The Visa Infinite privacy policy (available at visainfinite.ca/infinite/privacy.jsp) applies to all benefits and services that require enrolment through, or are otherwise provided by, the Visa Infinite Concierge or the Visa Infinite website. The collection, use and disclosure of cardholders' personal information by third party suppliers of services and benefits to Visa Infinite cardholders are subject to such third parties' own privacy policies.

Visa Infinite Concierge: The goods and services cardholders request or otherwise choose to obtain through the Visa Infinite Concierge Service are provided by various third party service providers unrelated to Visa. Visa does not endorse, review or qualify these service providers. Visa makes no representations or warranties (either express or implied) about, and assumes no responsibility or liability for, these service providers or the goods and services that may be obtained through the Visa Infinite Concierge. 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 cannot guarantee the successful fulfilment of cardholders' requests in all instances. There is no fee for the Concierge's services; however, cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the cardholder and purchased by the Visa Infinite Concierge on the cardholder's behalf. All costs will be charged directly to the cardholder's Visa Infinite card.

^A Reward Flights are available to any Executive Club Members with an Avios balance. In addition to your Avios, the only cash amount required for Reward Flights is to cover the taxes, fees and

carrier charges. Your chosen date of travel will determine whether you pay a peak or off-peak Avios amount. When booking Reward Flights, you can choose all peak dates, all off-peak dates or a mixture of the two. The taxes, fees and carrier charges will vary dependent on airline, class of travel and destination and will be calculated when you book your Flights. Travel in World Traveller Plus (premium economy), Club Europe and Club World (business) and First will result in higher taxes, fees and carrier charges. The final fee (i.e. Avios plus payable taxes, fees and carrier charges) will be displayed at the final stage of your booking. Reward Flights are subject to availability.

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 1 through to December 31) will receive a maximum of one Companion Award eVoucher for that calendar year that 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 ba.com/rbc.

^{*} You are responsible for the cost of goods or services acquired or provided by the 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 the Visa Infinite Concierge.

^{††} Cash advances, including cash withdrawals from an ATM, can be made up to your available credit and daily limits. There is no interest-free period for cash advances, which means that interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe. Cash advance fees may apply depending on the type of cash advance. Please refer to your RBC Royal Bank Credit Card Agreement for more details.

[†] RBC Mobile Banking is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.

¹ Coverage underwritten by RBC Insurance Company of Canada.

² Coverage underwritten by Aviva General Insurance Company.

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

^{*} Petro-Points are not awarded on tobacco, gift cards, transit tickets and taxes on non-petroleum purchases. 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. You must be enrolled in RBC Online Banking in order to link your Eligible RBC Card to your Petro-Points card. Card linking may take up to two (2) business days to process before savings and bonus points can be applied to the purchases.

[€] 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 British Airways Visa Infinite card, you must subscribe to DashPass by adding your RBC British Airways Visa Infinite 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 British Airways Visa Infinite 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 <https://help.doordash.com/consumers/s/terms-and-conditions-ca>. Eligible RBC Credit cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders on your RBC British Airways Visa Infinite 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 British Airways Visa Infinite 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 British Airways Visa Infinite 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 full-price membership at the then-current rate after the end of the 12 month Complimentary DashPass Subscription. Your RBC British Airways Visa Infinite 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 <https://www.rbcroyalbank.com/credit-cards/documentation/pdf/full-doordash-tcs-en.pdf>.

[Ⓐ] 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 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, visit 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 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.

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 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

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., call collect: 905-816-2581

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

VISA INFINITE

Members-only website

visainfinite.com

Concierge

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

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

visainfinite.ca

BRITISH AIRWAYS

British Airways Executive Club

1-800-452-1201

Monday – Friday, 8 a.m. – 8 p.m. Eastern Time



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