



# Your RBC® Cathay Pacific Visa<sup>‡</sup> Platinum card

## Benefits Guide

### YOUR JOURNEY BEGINS HERE

Activate your RBC Cathay Pacific Visa Platinum card today to enjoy these exclusive benefits:

- The only credit card in Canada that lets you earn Asia Miles<sup>‡</sup> directly with every purchase<sup>1</sup> to redeem toward flights to over 1,000 destinations, upgrades and more.
- Comprehensive travel insurance coverage.

### COMPLIMENTARY TRAVEL PRIVILEGES WHEN TRAVELLING ON CATHAY PACIFIC

- **Priority check-in:** Primary cardholders can check in at our Premium Economy airport check-in counters. Travel companions also enjoy this benefit when travelling with the Primary cardholder.<sup>2</sup>
- **Priority boarding:** Primary cardholders enjoy the same priority boarding as Premium Economy class passengers on flights operated by Cathay Pacific.<sup>3</sup>
- **Business class lounge pass redemption:** Primary cardholders can redeem their Asia Miles for access to Cathay Pacific Business class lounges.<sup>4</sup>



Earning Asia Miles



Rewarding yourself



Travel knowing you have coverage



More value



Security

## Earning Asia Miles

Whether you use your card to fly, for hotel stays or for dining out, the RBC Cathay Pacific Visa Platinum card is your ticket to earning valuable Asia Miles.

CARD SPEND	EARN RATE <sup>1</sup>
Local spend <sup>5</sup>	CAD1 = ₤ 1
Foreign currency spend <sup>6</sup>	CAD1 = ₤ 1.25
Cathay Pacific tickets purchased online <sup>7</sup>	CAD1 = ₤ 2
In-flight purchases (minimum net purchase of HKD500) <sup>8</sup>	HKD5 = ₤ 2



# Rewarding yourself

## FLIGHT AWARDS

Redeem flight awards on Cathay Pacific and oneworld and partner airlines instantly online:

- Air China
- Alaska Airlines
- British Airways
- Finnair
- Japan Airlines
- Malaysia Airlines
- Qantas Airways
- Qatar Airways

## HOTEL AND CAR RENTAL AWARDS

Redeem your Asia Miles at an extensive range of international hotels — with more than 60,000 luxury hotels to choose from, you can discover some of the world's finest cities.

## LIFESTYLE AWARDS

Shop with Cathay and enjoy choices ranging from gourmet dining experiences to trendy electronic gadgets, exclusive events and limited-edition items.

## CHARITY AND SUSTAINABILITY

Donate your Asia Miles to charity — with the help of your donation, charities can send aid workers, volunteers and doctors around the world, or bring elderly relatives closer together with the gift of free travel.

## GIFT MILES PURCHASES

Enjoy a 10% discount on the Asia Miles mileage renewal fee, Asia Miles mileage transfer fee and purchase of Asia Miles Gift Miles<sup>‡</sup>.

**[Go to cathaypacific.com and sign in to your account to redeem for exciting rewards, check your balance and more.](#)**

## Travel knowing you have coverage

Your RBC Cathay Pacific Visa Platinum card comes with an extensive list of premium travel benefits and insurance coverages for home and abroad. You can feel just as secure using your card while travelling away from home as you can for everyday shopping.

Insurance includes:

- Out of Province/Country Emergency Medical Insurance<sup>9</sup>
- Flight Delay Insurance<sup>9</sup>
- Hotel/Motel Burglary Insurance<sup>10</sup>
- Emergency Purchases Insurance<sup>10</sup>
- Auto Rental Collision/Loss Damage Insurance<sup>11</sup>
- Travel Accident Insurance<sup>9</sup>
- Purchase Security & Extended Warranty Insurance<sup>10</sup>

Learn more about your [insurance](#) coverage.



## More value

### SAVE AT THE PUMP



Save 3¢/L on gas<sup>12</sup> at Petro-Canada<sup>‡</sup> with every fill-up, plus earn 20% more Petro-Points<sup>‡</sup>,<sup>13</sup> when you link your RBC Cathay Pacific Visa Platinum.

[Details](#)

---

### EARN MORE BE WELL POINTS AT REXALL



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>14</sup>

[Details](#)

---

### ENJOY UNLIMITED \$0 DELIVERY FEES WITH DOORDASH



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>15</sup>

[Details](#)

## Security

### **ZERO LIABILITY**

Protection against unauthorized use of your card — in person or online — is absolutely essential. Zero Liability protects you from 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.

### **CHIP & PIN SECURITY**

Your RBC Cathay Pacific Visa Platinum card has embedded chip & PIN technology to help protect you against counterfeiting and fraud, making an already safe payment system even more secure.



## A card packed with privileges



## Questions about your card?

Call 1-800 ROYAL® 1-2 (1-800-769-2512)  
or call us collect at 416-974-7780.

® / ™ 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. 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> Asia Miles 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 Asia Miles earned by the amounts originally charged.

<sup>2</sup> Primary cardholders may check in at the Cathay Pacific Premium Economy class airport check-in counters. Alternatively, they can use our bag-drop counters. Travel companion(s) can also enjoy this benefit when travelling with the Primary cardholder. This benefit does not extend to the Business class or First class check-in counters.

<sup>3</sup> Primary cardholders can enjoy access to the boarding line as Premium Economy class passengers on flights operated by Cathay Pacific. Alternatively, they may join the boarding line for Economy class passengers if Premium Economy class is not available. Primary cardholders must present their RBC Cathay Pacific Visa Platinum card when they board. This benefit is not extended to the travel companion(s).

<sup>4</sup> Primary cardholders may redeem their Asia Miles to access Business class lounges.

<sup>5</sup> "Local spend" means purchases charged to your account in Canadian dollars.

<sup>6</sup> You will earn 1.25 Asia Miles for every CAD dollar equivalent spent when you use your RBC Cathay Pacific Visa Platinum card to pay for purchases made at merchants outside of Canada and classified by Visa's "Merchant Category Code" ("MCC") where "Country" is not equal to Canada. Any foreign purchases that are classified with an MCC of "Canada" will not qualify for this offer. Please allow 6 – 8 weeks for additional Asia Miles to be credited to your Cathay membership account. Royal Bank of Canada and Asia Miles Limited reserve the right to withdraw this offer at any time.

<sup>7</sup> You will earn 1 additional Asia Mile for every 1 CAD (for a total of 2 Asia Miles for every 1 CAD) when you use your RBC Cathay Pacific Visa Platinum card to purchase Cathay Pacific tickets online at [cathaypacific.ca](http://cathaypacific.ca). The Double Asia Miles offer applies to the amount charged to your credit card in Canadian dollars only, not to Asia Miles redeemed for award redemption bookings. Additional Asia Miles will be credited directly to your Cathay membership account 6 – 8 weeks after ticket issuance. To benefit from this offer, you must be a member of the travelling party on the same booking and must log in using your Cathay membership number. Royal Bank of Canada and Cathay Pacific reserve the right to withdraw this offer at any time.

<sup>8</sup> To benefit from this offer, you must i) make a minimum net purchase of HKD500 on a single sales receipt aboard a Cathay Pacific flight, excluding free gifts and home delivery products, ii) pay with your RBC Cathay Pacific Visa Platinum card, and iii) present your digital Cathay membership card at the time of purchase.

All insurance is subject to limitations and exclusions. Please refer to the insurance certificates included in your Welcome Kit for complete details.

<sup>9</sup> Coverage underwritten by RBC Insurance Company of Canada.

<sup>10</sup> Coverage underwritten by Aviva General Insurance Company in the Province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

<sup>11</sup> Coverage underwritten by Aviva General Insurance Company.

<sup>12</sup> To participate in this offer, you must have an RBC debit or credit card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("RBC Card"). RBC business clients will only be able to link up to two (2) business credit cards and one (1) business debit card to a Petro-Points card. You must be enrolled in RBC Online Banking or the RBC Mobile app in order to link your 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 purchases. A linked RBC Card means an RBC Card linked to a Petro-Points Account. Your linked RBC Card acts as your Petro-Points card. You will automatically earn Petro-Points when you pay for qualifying purchases with your linked RBC Card at Petro-Canada locations and you do not need to swipe your Petro-Points card before you pay. You can redeem your Petro-Points at Petro-Canada using your linked RBC Card. Each time you use your linked RBC Card to purchase any grade of gasoline, or diesel, at a Petro-Canada location, you will save three cents (\$0.03) per litre at the time of the transaction.

<sup>13</sup> Each time you use your linked RBC Card to pay for qualifying purchases at a 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 available at [petro-points.com/terms](http://petro-points.com/terms). Petro-Points are not awarded on tobacco products, vaping products, gift cards, transit tickets and taxes on non-petroleum purchases.

<sup>14</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<sup>‡</sup>, 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 at [rbccroyalbank.com/credit-cards/documentation/pdf/rexall-terms.pdf](http://rbccroyalbank.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 <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.

<sup>15</sup> To receive a complimentary DashPass subscription for \$0 delivery fees on orders of \$15 or more at eligible restaurants when you pay with RBC Cathay Pacific Visa Platinum, you must subscribe to DashPass by adding your RBC Cathay Pacific Visa Platinum, accept the DoorDash terms and conditions, and activate your benefit by clicking “Activate Free DashPass”. For full program details visit <http://www.rbc.com/doordashterms>. If you are an existing DashPass subscriber and have already added your RBC Cathay Pacific Visa Platinum 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 of your RBC Cathay Pacific Visa Platinum 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. RBC Cathay Pacific Visa Platinum 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 Cathay Pacific Visa Platinum 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 enrolment. This charge will be reversed in three to five 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. RBC Cathay Pacific Visa Platinum 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](http://doordash.com/dashpass). For full DashPass for RBC Program Terms and Conditions, visit [rbccroyalbank.com/credit-cards/documentation/pdf/full-doordash-tcs-en.pdf](http://rbccroyalbank.com/credit-cards/documentation/pdf/full-doordash-tcs-en.pdf).