



Your RBC® Visa Infinite[‡] Avion®

Benefits Guide

Your RBC Visa Infinite Avion card is the travel card that caters to your every need, at home and away. With Avion, you earn 1 RBC Rewards® point for every \$1 CAD you spend with your credit card~ – plus 25% more[‡] when you use your card to book and pay for travel.

Redeem points on the go – from your mobile device, you can redeem your points for a wide selection of gift cards, merchandise and travel rewards. Don't have enough points? You can use a combination of points and your credit card at Best Buy[‡] and Apple[‡] or when you book travel.

Visit <http://rbc.com/rewardsapp> today.



Earning points



Travel rewards



Air Travel Redemption Schedule



More than travel



Insurance coverage



Additional benefits



Important contact information

> Earning RBC Rewards points



- Earn 1 RBC Rewards point for every \$1 CAD you spend with your card[~]
- Earn 25% more⁺ points when you use your card to book and pay for travel
- Earn additional points with special purchase offers when booking a trip with Carlson Wagonlit Travel^{+,^} or renting a vehicle at any participating Thrifty Car Rental^{+,£} location in Canada using your RBC Rewards credit card
- Take advantage of RBC Offers to save money and earn bonus RBC Rewards points on shopping, travel and more.^{**}
Visit www.rbc.com/offers
- Instant fuel savings at Petro-Canada⁺ locations – if you have a Petro-Points card, simply link it to your RBC Visa Infinite Avion card to receive:
 - 3 cents off per litre[°]
 - 20% more Petro-Points[▲]
 - 20% more RBC Rewards points[∞]

See [details](#).

Visit www.rbc rewards.com/earn for more information.

> Travel rewards

Travel rewards include

- ✓ **Flights**
 - ✓ **Hotel stays**
 - ✓ **Car rentals**
 - ✓ **Cruises**
 - ✓ **Vacation packages**
 - ✓ **Tours**
-

Fly where and when you want

- Start flying with as little as 15,000 RBC Rewards points^y
 - Redeem your points for flights on any airline worldwide
 - Say goodbye to blackout periods and seating restrictions
 - Use points to pay for taxes and surcharges
-

Redemption using the Air Travel Redemption Schedule

Check the [Air Travel Redemption Schedule](#) for point requirements.

- Destinations have a maximum ticket price. If a ticket costs more than the allowed amount, you can charge the difference to your RBC Visa Infinite Avion card, or you can pay with points.



- Air travel must be booked at least fourteen (14) days in advance using the Air Travel Redemption Schedule, or you can pay with points (100 RBC Rewards points = \$1 CAD).
- Business class air travel can be redeemed at the rate of 100 RBC Rewards points to \$1 CAD.

For more information and to redeem for flights visit www.rbc Rewards.com/travel.

> Air Travel Redemption Schedule

Choose any airline, any flight, any time.

Find out how many RBC Rewards points you need to get to where you want to go.

Use the Air Travel Redemption Schedule if you're booking a round-trip flight at least 14 days in advance.



15,000 pts

Quick Getaways

Within or to an adjacent province/territory/U.S. state

Max Ticket Price*: \$350



35,000 pts

Explore North America

Anywhere in Canada/U.S. except Hawaii and Alaska

Max Ticket Price*: \$750



45,000 pts

Holiday Destinations

Western Canada/U.S. to Mexico, Hawaii, Alaska; or Eastern Canada to Bermuda, Central America, Caribbean

Max Ticket Price*: \$900



55,000 pts

Take a Vacation

Eastern Canada/U.S. to Mexico, Hawaii, Alaska; or Western Canada to Bermuda, Central America, Caribbean

Max Ticket Price*: \$1,100



65,000 pts

Visit Europe

Major gateway in Canada/U.S. to destinations in Europe

Max Ticket Price*: \$1,300



100,000 pts

See the World

Major gateway in Canada/U.S. to destinations in Asia, Australia, New Zealand, South Pacific, Middle East, Africa, South America

Max Ticket Price*: \$2,000

* Excluding any applicable taxes, surcharges and fees.

> More than travel

You can also redeem points for

- ✓ Gift cards
- ✓ Brand-name merchandise such as Apple[‡] and Best Buy[‡]
- ✓ RBC Financial Rewards[®] vouchers^{††}
- ✓ Charitable donations
- ✓ Points conversion to other loyalty programs including WestJet Rewards[‡], British Airways Executive Club[‡] and Asia Miles[‡]
- ✓ Paying down your credit card balance[§]

For more about RBC Rewards, including complete terms and conditions, visit www.rbc rewards.com.

> Extensive Insurance coverage

Protecting you at home and away

Your RBC Visa Infinite Avion card comes with a full suite of premium travel insurances, including:

- Travel Accident Insurance¹
- Out of Province/Country Emergency Medical Insurance¹
- Emergency Purchases³ and Flight Delay Insurance¹
- Trip Interruption Insurance¹
- Trip Cancellation Insurance²
- Auto Rental Collision/Loss Damage Insurance⁴
- Hotel/Motel Burglary Insurance³
- Purchase Security and Extended Warranty Insurance³

Find out more about [Avion insurance coverage](#).

> Additional Benefits

[Complimentary 24/7 Concierge Service[†]](#)

One call to your Visa Infinite Concierge can get you restaurant reservations, entertainment bookings, event tickets – even a unique gift for someone special – often while you are still on the line.

For Concierge calls made within Canada/U.S., call toll-free: 1-888-853-4458. For calls made from outside Canada or the U.S., call collect: 630-350-4543.

[Chip and PIN technology](#) for enhanced security

[Visa payWave[‡]](#) – speed, convenience and security right at your fingertips

[Visa Infinite](#)

Access to luxury Visa Infinite benefits including first in line for exclusive events, and hotel and dining benefits via [visainfinite.ca](https://www.visainfinite.ca).

> Important contact information

RBC ROYAL BANK VISA 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 a week

In Canada/U.S.: 1-800 ROYAL 1-2 (1-800-769-2512)

Outside Canada/U.S. call collect: 514-392-9167

International: (Access code) 800 ROYAL 5-2-3 (800-769-25523)

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. call collect: 905-816-2581

TDD/TTY: 1-800 ROYAL 1-8 (1-800-769-2518)

RBC REWARDS

To redeem your RBC Rewards points for travel:

Visit www.rbc rewards.com/travel

Call 1-877-636-2870

Monday – Friday, 7 a.m. to midnight ET

Saturday – Sunday, 7 a.m. to 9 p.m. ET

For all other RBC Rewards points redemptions:

Visit www.rbc rewards.com

Call 1-800 ROYAL 1-2 (1-800-769-2512)



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~ RBC Rewards 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. RBC Rewards points will be cancelled if they remain unredeemed within ninety (90) days after the termination of the RBC Rewards program or after you voluntarily close your RBC Royal Bank credit card account.

‡ You will earn 1.25 RBC Rewards points for every dollar spent when you use your RBC Visa Infinite Avion card to pay for travel-related purchases made at merchants classified by Visa's "Merchant Category Code" ("MCC") as "travel." Some restrictions apply. For more details, please refer to the RBC Rewards Terms and Conditions at www.rbc rewards.com.

^ Bonus RBC Rewards points are awarded per dollar spent on qualifying purchases made at any Canadian Carlson Wagonlit Travel ("CWT") location using your eligible RBC Royal Bank credit card and/or your RBC Rewards points. Bonus points are awarded by CWT and are in addition to the standard RBC Rewards points you earn per dollar when you pay with your eligible credit card. Bonus points are not awarded on taxes, service charges, surcharges, purchases made under the CWT Corporate Travel Agreement or when booking non-preferred suppliers. Other conditions and restrictions apply. CWT, not Royal Bank of Canada, is responsible for the CWT program. For more details, visit rbcrewards.com/cwtdetails.

£ Additional RBC Rewards points are awarded per dollar spent on qualifying rentals made at participating Canadian locations only, up to a maximum of 500 additional points per rental, in addition to the standard RBC Rewards points you earn per dollar spent when you pay with your RBC Royal Bank credit card. Some conditions and restrictions apply. Thrifty Car Rental, not Royal Bank of Canada, is responsible for the Thrifty Car Rental program. For more details, visit rbcrewards.com/thrifty.

° 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 business days to process before savings and bonus points can be applied to the purchases.

▲ 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](#).

°° Each time you use your linked Eligible RBC Rewards Credit Card to pay for purchases at a Retail Petro-Canada Location, you will earn a bonus of twenty percent (20%) more RBC Rewards points than you normally earn for every \$1 in purchases in accordance with the [RBC 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 RBC Rewards account. Authorized Users are excluded from earning RBC Rewards points bonus.

** RBC credit cards that are eligible to earn bonus RBC Rewards points are any personal or business RBC Royal Bank credit cards that earn RBC Rewards 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.

√ Air Travel Reward redemptions from the Air Travel Redemption Schedule start at 15,000 points for a round trip short-haul flight in economy class with a maximum ticket price of \$350. All applicable taxes, service fees and surcharges are the responsibility of the traveller. For more details, including guidelines on redeeming for business class seats, visit www.rbcroyalbank.com/cards/rbcrewards/avion_booking. Please allow up to 4 weeks for your RBC Rewards points to be converted and for your Avios/Asia Miles/American Airlines AAdvantage miles to appear in your Avios/Asia Miles/AAdvantage miles account. Once RBC Rewards points are converted to Avios/Asia Miles/AAdvantage miles, they must remain in the British Airways Executive Club/Asia Miles program/AAdvantage program and they may not be reversed/returned or converted back to RBC Rewards points. A minimum of 5,000 or 10,000 RBC Rewards points must be converted, and the Avios/Asia Miles/AAdvantage miles account must be in the same name as the name(s) on the RBC Royal Bank credit card account. Once the RBC Rewards points have been converted to Avios/Asia Miles/AAdvantage miles, they are subject to the full terms and conditions of the British Airways Executive Club/Asia Miles program/AAdvantage program including, but not limited to, those pertaining to Avios/Asia Miles/AAdvantage miles expiry, flight booking, seat availability and blackout periods. British Airways/Cathay Pacific/American Airlines, not Royal Bank of Canada, is responsible for the British Airways Executive Club/Asia Miles program/AAdvantage program. Visit www.ba.com, www.asiamiles.com, www.aa.com for full program terms and conditions.

†† RBC Direct Investing Inc., RBC Dominion Securities Inc., RBC Phillips, Hager & North Investment Counsel Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc. Member-Canadian Investor Protection Fund.

§ Please note that 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. Redemptions are final and cannot be cancelled or reversed once submitted. For complete details, please consult the RBC Rewards Terms and Conditions.

† 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 Visa Infinite Avion 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.

1 Trip Interruption insurance is subject to a maximum limit of \$5,000 for each Covered Person, per trip for a total maximum of \$25,000. This coverage provides reimbursement for the non-refundable unused portion of your prepaid travel arrangements purchased with your RBC Visa Infinite Avion card and interrupted due to a covered risk, including the extra costs of economy class transportation to your departure point. Coverage underwritten by RBC Insurance Company of Canada.

2 Coverage is subject to a limit of \$1,500 per Covered Person (to an overall maximum of \$5,000 for all Covered Persons) per trip. This insurance protects eligible cardholders against the cost of nonrefundable prepaid travel arrangements that were purchased with an RBC Visa Infinite Avion card if the trip is cancelled prior to your departure due to an unexpected or unforeseen covered risk. Underwritten by RBC Insurance Company of Canada. In Quebec, certain coverages underwritten by Aviva General Insurance Company. Insurance benefits are available to Canadian residents only. All insurance is subject to limitations and exclusions. Please refer to the enclosed Certificates of Insurance for complete details regarding the insurance coverages on your RBC Visa Infinite Avion card. For complete terms and conditions of the RBC Rewards program, please visit www.rbc rewards.com.

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.

4 Coverage underwritten by Aviva General Insurance Company.