Your RBC® Avion® Visa Infinite 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 www.rbc.com/rewardsapp today.

View Legal Disclaimers
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 CWT Vacations‡ 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.*
- Instant gas savings at Petro-Canada‡ locations – if you have a Petro-Points‡ card, simply link it to your RBC Avion Visa Infinite card to receive:
  - 3 cents off per litre◊
  - 20% more Petro-Points▲
  - 20% more RBC Rewards points∞
  See details.

Visit [www.rbcrewards.com/earn](http://www.rbcrewards.com/earn) for more information.
Travel rewards

Travel rewards include

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

More freedom

- Start flying with as little as 15,000 RBC Rewards points
- 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
- Book at any time including for last minute travel

Redemption using the Air Travel Redemption Schedule

- Redeem for flights using a fixed amount of RBC Rewards points based on the destination through the Air Travel Redemption Schedule.
- Destinations have a maximum ticket price. If a ticket costs more than the allowed amount, you can charge the difference to your RBC Avion Visa Infinite card, or you can pay with points.

100 points = $1 CAD

- Business class air travel can be redeemed at the rate of 100 RBC Rewards points for $1 CAD.

For more information and to redeem for flights, visit www.rbcrewards.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.

<table>
<thead>
<tr>
<th>Points</th>
<th>Description</th>
<th>Ticket Price*</th>
</tr>
</thead>
<tbody>
<tr>
<td>15,000</td>
<td>Quick Getaways</td>
<td>$350</td>
</tr>
<tr>
<td>35,000</td>
<td>Explore North America</td>
<td>$750</td>
</tr>
<tr>
<td>45,000</td>
<td>Holiday Destinations</td>
<td>$900</td>
</tr>
<tr>
<td>55,000</td>
<td>Take a Vacation</td>
<td>$1,100</td>
</tr>
<tr>
<td>65,000</td>
<td>Visit Europe</td>
<td>$1,300</td>
</tr>
<tr>
<td>100,000</td>
<td>See the World</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

* Excluding any applicable taxes, surcharges and fees.

View Legal Disclaimers
More rewards

You can also redeem points for

- Gift cards
- Brand-name merchandise from top brands like Apple‡ and Best Buy‡
- RBC Financial Rewards® vouchers††
- Charitable donations
- Points conversion to other loyalty programs including HBC Rewards‡, WestJet Rewards‡, British Airways Executive Club‡, American Airlines AAdvantage‡ and Asia Miles‡,¥
- Statement credits to pay down your credit card balance§

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

Extensive insurance coverage

More peace of mind

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

- Travel Accident Insurance¹
- Out of Province/Country Emergency Medical Insurance¹
- Mobile Device Insurance²
- Emergency Purchases² and Flight Delay Insurance¹
- Trip Interruption Insurance¹
- Trip Cancellation Insurance¹
- Auto Rental Collision/Loss Damage Insurance³
- Hotel/Motel Burglary Insurance²
- Purchase Security and Extended Warranty Insurance²
- Credit Card Lock – temporarily lock your misplaced RBC credit card through the RBC Mobile app or Online Banking at any time⁴
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](http://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 insurance 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.rbcrewards.com/travel
Call 1-877-636-2870
Monday to Friday, 7 a.m. to midnight ET
Saturday and Sunday, 7 a.m. to 9 p.m. ET

For all other RBC Rewards points redemptions:
Visit www.rbcrewards.com
Call 1-800 ROYAL 1-2 (1-800-769-2512)
Bonus RBC Rewards points are awarded per dollar spent on qualifying purchases made at any Canadian CWT Vacations ("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/cwt.

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 checking account holders and all RBC credit cardholders. Please refer to the terms and conditions for each specific RBC Offer for more details.

Each time you use your linked Eligible RBC 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 Petro-Points Terms and Conditions.

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 charges, surcharges and the responsibility of the traveler. 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/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. All costs will be charged directly to your RBC Avion Visa Infinite account. Once the RBC Rewards points have been 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. Authorized users are excluded from earning RBC Rewards points bonus.

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 Avion 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.

Coverage underwritten by RBC Insurance Company of Canada.

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

Coverage underwritten by Aviva General Insurance Company.

Online Banking and RBC Mobile are provided by Royal Bank of Canada. All insurance is subject to limitations and exclusions. Please refer to the insurance certificates for complete details here.