

RBC Royal Bank



BENEFITS GUIDE

RBC Royal Bank® Visa® Platinum Avion®

Welcome to
a world of
travel rewards

AVION®

Enjoy a world of rewards.

Reward yourself

Your new RBC Royal Bank Visa Platinum Avion card offers an unparalleled combination of recognition, security and access to the RBC Rewards® program. You'll also enjoy exceptional insurance coverage, including newly added trip cancellation and trip interruption insurance, plus a host of luxurious extras. This guide contains detailed information about your card to help you get the most you can from this superior travel card. Please see below for some of the benefits you will enjoy with your new Platinum Avion card.

QUICK CARD OVERVIEW

RBC Rewards	Fly on any airline worldwide with no blackout periods and no seat restrictions ^o Flights start at just 15,000 RBC Rewards points ^y Earn 1 RBC Rewards point for every \$1 CAD you spend with your card ^{**} RBC Rewards points don't expire ⁺ Enjoy the flexibility of being able to transfer RBC Rewards points [▲] to the British Airways Executive Club ⁺ program, the American Airlines ⁺ AAdvantage program, WestJet ⁺ dollars and the Asia Miles ⁺ program. You can even convert them to Esso Extra ⁺ points or Shoppers Optimum ⁺ points.
Insurance NEWLY ADDED Trip Cancellation and Trip Interruption Insurance	Comprehensive suite of travel insurance including: Travel Accident Insurance ² , Auto Rental Collision/Loss Damage Insurance ¹ , Flight Delay Insurance ² , Hotel/Motel Burglary Insurance ³ , Trip Cancellation Insurance ⁴ and Trip Interruption Insurance ⁵
Additional Benefits	Chip & PIN technology for enhanced security Visa payWave ⁺ — speed, convenience and security right at your fingertips Zero Liability ⁶

Don't forget!

Important steps for new cardholders:

1. Activate your card
2. View your full Benefits Guide online at www.rbc.com/platinumavioninfo

Earning RBC Rewards points is simple.

Earn RBC Rewards points every time you make a purchase with your RBC Royal Bank Visa Platinum Avion card. Redeem your points for travel, merchandise, gift cards, RBC Financial Rewards® vouchers and more!

Your RBC Rewards points add up quickly

- Earn 1 RBC Rewards point for every \$1 CAD in purchases when you pay with your RBC Royal Bank Visa Platinum Avion card.
- Earn additional RBC Rewards points when you shop online at the RBC Rewards eMall™*, book your next trip with Carlson Wagonlit Travel†^ or rent a vehicle at any participating Thrifty Car Rental‡§ location in Canada using your RBC Rewards credit card.

Visit www.rbc rewards.com/earn

Find your up-to-date points balance clearly shown on your statement each month or visit www.rbc rewards.com



How points add up, at a glance.

Annual Purchases	Total Annual Purchases†	Total RBC Rewards Points Earned per Year
Average monthly purchases – 1 RBC Rewards point per \$1	\$2,435 x 12	29,220
Pre-authorized payments (e.g. utilities, memberships) – 1 RBC Rewards point per \$1	\$275 x 12	3,300
		32,520

The reward opportunities are endless, and with points adding up quickly, you'll soon be spoiled with choice.

Track your points balance any time:

- For access through online banking, view your Visa account page and then click on the "RBC Rewards" link in the self service menu.
- Log on at www.rbc rewards.com.
- Check your monthly Visa statement or eStatement.
- Call 1-800 ROYAL® 1-2 (1-800-769-2512).

The latest news and offers, delivered directly to your inbox

Sign up for the RBC Rewards e-newsletter and you will receive regular updates about the RBC Rewards program — including news, special offers and tips on how to get the most out of your RBC Rewards points.

Visit www.rbc rewards.com/enewsletter



Your points, your rewards.

Whether it's jetting off to a tropical paradise or choosing brand name merchandise, the RBC Rewards program offers an endless array of exciting and rewarding options.

What will you redeem your RBC Rewards points for?

- Flights
- Travel rewards
- Gift cards
- Brand name merchandise
- RBC Financial Rewards vouchers^a
- Charitable donations

If you don't have enough points to cover the cost of your trip, you can always charge any remaining balance to your card — and earn even more RBC Rewards points.

Fly where you want, when you want

Your RBC Royal Bank Visa Platinum Avion card gives you the flexibility to redeem your RBC Rewards points to travel where and when you want on the airline of your choice. Simply check the Air Travel Redemption Schedule to find out how many points you'll need to get to where you want to go.

If you don't have enough points to cover the cost of your flight, you can purchase additional points to use toward air travel. Please visit www.rbc rewards.com/travel-rewards for more information.

- Start flying with 15,000 RBC Rewards points.
- Redeem your points for flights on any airline worldwide including Air Canada[†] and WestJet[†].
- Never be disappointed by blackout periods or seating restrictions.
- Use your RBC Rewards points to pay for RBC[®] travel insurance, taxes and surcharges.

Air Travel Redemption Schedule.

RBC Rewards points required for economy round trip airline travel	Redemption classifications	Description	Maximum ticket price
15,000	Short-haul: Canada/ United States	Within or to an adjacent province/territory/U.S. state	\$350
35,000	Long-haul: Canada/ United States	Anywhere in Canada/U.S. except Hawaii and Alaska	\$750
45,000	Long-haul: Bermuda, Mexico, Hawaii, Alaska, Caribbean	From any location in Western Canada/ U.S. to Mexico, Hawaii, Alaska OR from Eastern Canada to Bermuda, Central America, Caribbean	\$900
55,000	Long-haul: Bermuda, Mexico, Hawaii, Alaska, Caribbean	From any location in Eastern Canada/U.S. to Mexico, Hawaii, Alaska OR from Western Canada to Bermuda, Central America, Caribbean	\$1,100
65,000	Long-haul: Europe	From a major gateway in Canada/U.S. to select destinations in Europe	\$1,300
100,000	Long-haul: Asia, Australia, Middle East, Africa, South America	From a major gateway in Canada/U.S. to select destinations in Asia, Australia, New Zealand, South Pacific, Middle East, Africa, South America	\$2,000

A few things to remember when you redeem using the Air Travel Redemption Schedule:

- Destinations have a maximum ticket price. In the event that a ticket costs more than the allowed amount, the difference can be charged to your RBC Royal Bank Visa Platinum Avion card, or you can use your points at a rate of 100 RBC Rewards points to \$1 CAD to pay for it.
- To redeem from the Air Travel Redemption Schedule, air travel must be booked at least fourteen (14) days in advance.
- If you require the added flexibility to book your flight fewer than fourteen (14) days in advance, you can redeem your points at a rate of 100 RBC Rewards points to \$1 CAD.
- Business class air travel can be redeemed at the rate of 100 RBC Rewards points to \$1 CAD.
- Airline tickets are economy class round trip tickets and are generally not refundable.

To redeem for flights visit
www.rbc Rewards.com/travel

For a complete list of terms and conditions applicable to the RBC Rewards program, please visit www.rbc Rewards.com

® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

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

† Subject to availability. Some restrictions may apply.

‡ 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/rbc rewards/avion_booking.

*** RBC Rewards points are earned on 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 points earned by the amounts originally charged.

▲ Please allow up to four 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/AAdvantage program including, but not limited to, those pertaining to BA/Asia/AA 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.

* Points will be cancelled if they remain unredeemed within 90 days after the termination of the program or after you voluntarily close your Visa Account. See the RBC Rewards Terms and Conditions at www.rbc rewards.com for details.

* Bonus RBC Rewards points are awarded by participating retailers through the RBC Rewards eMall and are in addition to the standard RBC Rewards points you earn per dollar when you make a purchase with your RBC Rewards credit card. Bonus points are earned based on the price of eligible goods and services purchased and are not earned on taxes, duties, shipping and handling, any special services, and on any other exclusions specified in the offer. The participating retailer, not Royal Bank of Canada, is responsible for the RBC Rewards eMall offer. For more details, visit www.rbc rewards.com/emall

▲ 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 rbc rewards.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 rbc rewards.com/thrifty

▲ 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.

§ You are protected with Zero Liability protection, which means you are not liable for 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.

† Illustrations only.

1 Coverage underwritten by RBC General Insurance Company.

2 Coverage underwritten by RBC Insurance Company of Canada.

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.

4 Trip Cancellation insurance is subject to a limit of \$1,000 for each Covered Person (to an overall maximum of \$5,000 for all Covered Persons) per trip, and it protects eligible cardholders against the cost of non-refundable travel arrangements that were purchased with your RBC Visa Platinum Avion card if the trip is cancelled prior to your departure due to an unexpected or unforeseen covered risk. Coverage underwritten by RBC Insurance Company of Canada.

5 Trip Interruption insurance is subject to a maximum limit of \$2,500 for each Covered Person, per trip. This coverage provides reimbursement for the non-refundable unused portion of your prepaid travel arrangements purchased with your RBC Visa Platinum Avion card, if your trip is interrupted or delayed 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.

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 Platinum Avion card.

For complete terms and conditions of the RBC Rewards program, please visit www.rbc rewards.com

Important 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 EST

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

For all other RBC Rewards points redemptions

Redeem online at www.rbc rewards.com

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



RBC Royal Bank