



Your WestJet RBC® Mastercard[‡]

Benefits Guide

Get to know your new WestJet RBC Mastercard – the travel rewards credit card that saves you money on travel.

Receive an annual credit card companion voucher for round-trip travel within Canada and the continental U.S. for \$199 CAD (plus taxes, fees and charges).¹ Plus, receive welcome WestJet dollars after your first purchase.¹ Redeem your WestJet dollars² to pay for all or part of a WestJet flight or WestJet Vacations[‡] package³ – no blackout periods.

With the WestJet RBC Mastercard, you are automatically enrolled as a WestJet Rewards member to help you keep track of your WestJet dollars. A WestJet Rewards ID has been emailed to you (if you did not already have one). Please update/verify your WestJet Rewards account information at westjet.com/account.

Don't forget to [sign up for WestJet emails](#) to be the first to know about exclusive WestJet Rewards offers, seat sales, deals and more.



Save money on travel



Earn WestJet dollars



Redeem WestJet dollars



Insurance coverage



More value



Important information

➤ Save money on travel

- Credit Card Companion Voucher that can be redeemed for round-trip travel within Canada and the continental U.S. for \$199 CAD (plus taxes, fees and charges).¹ Redeemable online or using the WestJet app.
- Save 3¢/L on gas⁴ at Petro-Canada[‡] with every fill-up, plus earn 20% more Petro-Points^{‡,5} when you link your WestJet RBC Mastercard. [Details](#).
- Travel Services – Guaranteed hotel reservations and 24/7 Assured Assistance Customer Service.
- Worldwide acceptance and convenience – Mastercard is accepted worldwide, and with Mastercard PayPass[‡], a tap of your card is all it takes to pay at the checkout.

➤ Earn WestJet dollars

Use your WestJet RBC Mastercard for everyday purchases – no matter how big or small – and watch your WestJet dollars add up.

- Up to 1% back in WestJet dollars for every dollar you spend on eligible purchases.²
- Up to 1.5% back in WestJet dollars when you use your card to purchase WestJet flights or WestJet Vacations packages.²

Learn more at westjet.com/rewards.

➤ WestJet's Member Exclusive fares unlock extra savings for you⁶

Get discounts with Member Exclusive fares when you pay for the entire base fare with WestJet dollars.⁶

- Member Exclusive fares offer great value, with exclusive discounts, when you pay the full base fare with WestJet dollars.⁶ Find savings with new options to book in Economy, Premium and Business. Sign in before you search to see when Member Exclusive fares are available for booking.
- If you don't have enough WestJet dollars to cover the whole fare, don't worry. You can still use your WestJet dollars on any regularly published fare, as a partial redemption to reduce the cost of your flight. No blackouts, which means WestJet dollars can even be used on seat sale fares.

➤ Insurance coverage

Travel with confidence

Your WestJet RBC Mastercard comes with the following suite of insurances:

- Travel Accident Insurance⁷
- Auto Rental Collision/Loss Damage Insurance⁸
- Hotel/Motel Burglary Insurance⁹
- Emergency Purchases Insurance⁹
- Purchase Security and Extended Warranty Insurance⁹

> More value

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 any linked RBC card.¹⁰

rbc.com/rexall



Enjoy unlimited \$0 delivery fees with DoorDash

Get a complimentary DashPass⁺ subscription from DoorDash⁺ for up to three 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!¹¹ rbc.com/doordash



> 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

Lost or stolen cards, 24 hours, 7 days a week

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

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

Collect: 514-392-9167

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)

WESTJET DOLLARS

To check your account balance or update your WestJet Rewards account details, please visit westjet.com/account.

To redeem your WestJet dollars for flights, visit westjet.com, log in to your WestJet app or call 1-888-WESTJET (1-888-937-8538).

To redeem your WestJet dollars for a WestJet Vacations package, please call 1-877-737-7001.



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* Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Used under licence. WestJet Dollars and WestJet Vacations are registered trademarks of WestJet Airlines Ltd. 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).

¹ Only available to residents of Canada. Once approved for the WestJet RBC Mastercard, please allow four to six weeks after the first purchase transaction date for the welcome WestJet dollars and \$199 CAD round-trip domestic and trans-border companion voucher (the "Credit Card Companion Voucher") to appear in your WestJet Rewards account, accessible at westjet.com/account. Effective April 1, 2020 your Credit Card Companion Voucher will also include travel to/from the continental U.S. for the same cost of \$199 CAD (plus taxes, fees and other ATC charges) on new bookings only. The Credit Card Companion Voucher is offered to new WestJet RBC Mastercard cardholders only, and annually thereafter 4-6 weeks after the annual fee is charged. Primary cardholder may use the Credit Card Companion Voucher once for a round-trip flight for travel in Canada and the continental U.S. Applicable taxes, fees and other ATC charges on the Credit Card Companion Voucher apply and must be paid at the time of booking. Other terms and conditions apply. Visit westjet.com/creditcard-companion-voucher for complete details. Additional cardholders are not eligible for the welcome WestJet dollars or Credit Card Companion Voucher offer. This offer may not be combined or used in conjunction with any other offer. Terms and conditions of the Credit Card Companion Voucher are established by WestJet and WestJet reserves the right to change or withdraw this offer at any time.

² You will earn 1.0% back in WestJet dollars on your everyday purchases and 1.5% back when you purchase WestJet flights or WestJet Vacations packages. The additional 0.5% back in WestJet dollars is calculated separately and is in addition to the WestJet dollars you earn on everyday purchases; however it may not be accrued under certain circumstances. In order to receive the additional 0.5% in WestJet dollars, WestJet or WestJet Vacations must appear as the merchant on your credit card statement. WestJet dollars are earned on net purchases only; they are not earned on cash advances (including balance transfers, cash-like transactions and certain bill payments), interest charges or fees, and credits for returns and adjustments will reduce or cancel the WestJet dollars earned by the amounts originally charged.

³ WestJet dollars can be used towards payment of the base fare of an eligible flight or vacation package, available on westjet.com or through WestJet's contact centre. WestJet dollars cannot be applied against taxes, fees or charges and can only be used for new bookings. Minimum redemption rules on flights apply when purchasing Economy, Premium or Business fares; the entire base fare must be paid with WestJet dollars when purchasing a Member Exclusive fare. A minimum redemption amount of 50 WestJet dollars per booking applies for WestJet Vacations package bookings. Other restrictions may apply and are subject to change at any time. Full details available at westjet.com/redeem. All terms, conditions and restrictions applicable to WestJet Rewards are established by WestJet and shall apply to all bookings, travel arrangements and other services offered or provided by WestJet. WestJet, not Royal Bank of Canada, is responsible for WestJet Rewards.

⁴ 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.

⁵ 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. Petro-Points are not awarded on tobacco products, vaping products, gift cards, transit tickets and taxes on non-petroleum purchases.

⁶ Within the Economy cabin, Member Exclusive Economy is discounted off Econo fare bundle. Within the Premium cabin, Member Exclusive Premium is discounted off Premium fare bundle. Within the Business cabin, Member Exclusive Business is discounted off Business fare bundle. Member Exclusive fares are not discounted off the following fare bundles: Basic, EconoFlex, PremiumFlex and BusinessFlex.

⁷ Coverage underwritten by RBC Insurance Company of Canada.

⁸ Coverage underwritten by Aviva General Insurance Company.

⁹ Certain coverage underwritten by Aviva General Insurance Company in the province of Quebec and by RBC Insurance Company of Canada in the rest of Canada.

¹⁰ 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 the full Terms and Conditions: 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, 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.

¹¹ To receive a complimentary DashPass subscription for \$0 delivery fees on orders of \$15 or more at eligible restaurants when you pay with your WestJet RBC Mastercard, you must subscribe to DashPass by adding your WestJet RBC Mastercard, 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 WestJet RBC Mastercard 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 WestJet RBC Mastercard account. The DashPass monthly subscription fee will be waived ("Complimentary DashPass Subscription") and you will receive a three-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 WestJet RBC Mastercard 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 WestJet RBC Mastercard to obtain a Complimentary DashPass Subscription with another DoorDash account. You are only eligible for one three-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 three-month Complimentary DashPass Subscription. Your WestJet RBC Mastercard 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 rbcroyalbank.com/credit-cards/documentation/pdf/full-door-dash-tcs-en.pdf.