



Your WestJet RBC® World Elite Mastercard[‡]

Benefits Guide

Get to know your new WestJet RBC World Elite Mastercard – the travel rewards credit card that saves you money on travel. You will receive first checked bags free for the primary cardholder and up to eight additional guests on the same reservation,¹ an annual round-trip companion voucher starting at \$119 (plus taxes, fees, charges and other ATC)² and welcome WestJet dollars after your first purchase.²

Plus, earn WestJet dollars³ on everyday purchases, WestJet flights and WestJet Vacations[‡] packages, and then redeem your WestJet dollars towards travel with WestJet, WestJet Vacations, Sunwing Vacation packages and partner airlines.⁴

With the WestJet RBC World Elite 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



World Elite Mastercard benefits



Broad insurance coverage



More value



Important information

[View Legal Disclaimers](#)

> Save money on travel

- First checked bags free on WestJet flights for the primary cardholder and up to eight additional guests travelling on the same reservation.¹
- World Elite companion voucher that can be redeemed anywhere WestJet flies starting at \$119 (plus taxes, fees and charges).² Redeemable online or using the WestJet app.

Redeem for:

Travel to Canada and the continental US	Everywhere else WestJet flies
Economy fares: \$119 [^]	Economy fares: \$399 [^]
Premium fares: \$219 [^]	Premium fares: \$499 [^]

[^] Plus taxes, fees, charges and other ATC.

- Save 3¢/L on gas⁵ at Petro-Canada[‡] with every fill-up, plus earn 20% more Petro-Points^{‡,6} when you link your WestJet RBC World Elite Mastercard. [Details](#).

> Earn WestJet dollars

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

- 1.5% back in WestJet dollars for every dollar you spend on eligible purchases.³
- 2% back in WestJet dollars when you use your card to purchase WestJet flights or WestJet Vacations packages.³

Learn more at westjet.com/rewards.

➤ WestJet's Member Exclusive fares unlock extra savings for you⁷

Get discounts with Member Exclusive fares when you pay for the entire base fare with WestJet dollars.⁷

- Member Exclusive fares offer great value, with exclusive discounts, when you pay the full base fare with WestJet dollars.⁷ 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.

➤ A Status Lift can bring more rewards

The WestJet RBC World Elite Mastercard is taking you higher with Status Lift.⁸ As a cardholder your everyday purchases could now bring you closer to achieving status with WestJet, giving you more benefits such as lounge passes, priority boarding, advance seat selection, increased WestJet dollars and more.

Visit westjet.com/statuslift.

> World Elite Mastercard benefits

Enjoy more of what makes life better. Your WestJet RBC World Elite Mastercard brings you great benefits to help you stay connected worldwide, get valuable savings and create memories with the people you love.

- On-demand apps and subscription services⁹ – Enjoy special benefits and offers.
- Mastercard Travel Rewards⁹ – Discover a world of cashback offers.

Discover all of the benefits you can start enjoying now at [mastercard.ca/worldelite](https://www.mastercard.ca/worldelite).

> 3 ways to get airport lounge benefits

- Enjoy the Mastercard Travel Pass Program provided by DragonPass¹⁰ and benefit from access to 1,300+ airport lounges worldwide, plus valuable airport dining and spa offers. Download the Mastercard Travel Pass app and register or visit [mastercardtravelpass.dragonpass.com](https://www.mastercardtravelpass.dragonpass.com).
- Exchange your annual WestJet World Elite companion voucher for four complimentary WestJet Lounge vouchers.¹¹ [Learn how](#).
- Get access to WestJet Lounge for yourself and guests when you achieve Platinum and Gold tier status. WestJet RBC World Elite Mastercard cardholders can get closer to achieving their next tier status with [Status Lift](#),¹² through qualifying spend on their credit card.

To learn more about all your lounge benefits, visit [westjet.com/worldelite](https://www.westjet.com/worldelite).

› Broad insurance coverage

Travel with confidence

Your WestJet RBC World Elite Mastercard comes with a full suite of travel insurances, including:

- Out-of-Province/Country Emergency Medical Insurance¹⁴
- Trip Interruption Insurance¹³
- Flight Delay Insurance¹⁴
- Travel Accident Insurance¹⁴
- Auto Rental Collision/Loss Damage Waiver Insurance¹⁵
- Delayed Baggage Insurance¹⁵
- Hotel/Motel Burglary Insurance¹⁵
- Purchase Security and Extended Warranty Insurance¹⁴

› 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.¹⁶

rbc.com/rexall



Enjoy unlimited \$0 delivery fees with DoorDash

Get a complimentary DashPass[‡] subscription from DoorDash[‡] 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!¹⁷

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.

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 Valid for primary cardholders of the WestJet RBC World Elite Mastercard and up to eight (8) additional guests travelling on the same reservation; not valid for companions when travelling on a group booking (10+ guests on the same reservation). Eligible member's 9-digit WestJet Rewards ID must be on the reservation at the time of check-in. Valid on itineraries marketed and wholly operated by WestJet; not valid when travelling with WestJet's code-share or interline partners. Size and weight of baggage must comply with WestJet's standard checked baggage allowance. Any piece of baggage exceeding the size or weight allowance is subject to all applicable oversized weight and size restrictions and fees. More details. May only be used as described and has no monetary or other exchange value.

² **Applicable to World Elite Companion Vouchers issued prior to June 30, 2024:** Once approved for the WestJet RBC World Elite Mastercard, please allow 4-6 weeks after the first purchase transaction date for the welcome round-trip companion voucher (the "World Elite Companion Voucher") to appear in your WestJet Rewards account, accessible at westjet.com/account. The World Elite Companion Voucher is offered to new WestJet RBC World Elite Mastercard cardholders only, and annually thereafter 4-6 weeks after the annual fee is charged. Primary cardholder may use the World Elite Companion Voucher only once for one of these options: A) round-trip flight for travel in Canada and the continental U.S. for \$119 CAD; or B) round-trip flight to/from the rest of the WestJet network for \$399 CAD. Applicable taxes, fees, charges and other ATC (Air Transportation Charges) on the World Elite Companion Voucher must be paid at time of the booking. Unless otherwise stated, companion voucher fees are quoted in Canadian dollars (CAD) and are quoted for flights originating in Canada. World Elite Companion Voucher bookings originating outside of Canada will be in the currency of the departure country. Visit westjet.com/creditcard-companion-voucher for complete details. Additional fees may apply for bookings made via the Contact Centre.

World Elite Companion Voucher may only be used A) for all published and eligible UltraBasic, Econo, EconoFlex, Premium and PremiumFlex fares wholly marketed and operated by WestJet; B) if the companion is travelling with you on the same itinerary; and C) for new bookings made through westjet.com or WestJet's Contact Centre. World Elite Companion Voucher cannot be A) used for Business, BusinessFlex or Member Exclusive fares; B) applied to existing reservations or C) used for group bookings or WestJet Vacations, WestJet Vacations Quebec or Sunwing Vacations bookings. Other terms and conditions apply. Visit westjet.com/companion-voucher for complete details. The welcome (first) World Elite Companion Voucher is not available to existing or former WestJet RBC World Elite Mastercard primary cardholders applying for or transferring to a WestJet RBC World Elite Mastercard. Additional cardholders (co-applicant and authorized user(s)) are also not eligible for the World Elite Companion Voucher offer. This offer may not be combined or used in conjunction with any other offer. Terms and conditions of the World Elite Companion Voucher are established by WestJet, not Royal Bank of Canada, and WestJet reserves the right to change or withdraw this offer at any time. For complete details, visit westjet.com/companion-voucher.

Applicable to World Elite Companion Vouchers issued on or after June 30, 2024: Once approved for the WestJet RBC World Elite Mastercard, please allow 4-6 weeks after the first purchase transaction date for the welcome round-trip companion voucher (the "World Elite Companion Voucher") to appear in your WestJet Rewards account, accessible at westjet.com/account. The World Elite Companion Voucher is offered to new WestJet RBC World Elite Mastercard cardholders only, and annually thereafter 4-6 weeks after the annual fee is charged. Primary cardholder may use the World Elite Companion Voucher only once for one of these options: A) round-trip flight for travel in Canada and the continental U.S. for \$119 for UltraBasic, Econo and EconoFlex fares ("Economy Fares") or for \$219 for Premium and PremiumFlex fares ("Premium Fares"); or B) round-trip flight to/from the rest of the WestJet network for \$399 for Economy Fares or \$499 for Premium Fares. Applicable taxes, fees, charges and other ATC (Air Transportation Charges) on the World Elite Companion Voucher must be paid at the time of booking. Unless otherwise stated, companion voucher fees are quoted in Canadian dollars (CAD) and are quoted for flights originating in Canada. World Elite Companion Voucher bookings originating outside of Canada will be in the currency of the departure country. Visit westjet.com/creditcard-companion-voucher for complete details. Additional fees may apply for bookings made via the Contact Centre.

World Elite Companion Voucher may only be used A) for all published and eligible Economy Fares and Premium Fares wholly marketed and operated by WestJet; B) if the companion is travelling with you on the same itinerary; and C) for new bookings made through westjet.com or WestJet's Contact Centre. World Elite Companion Voucher cannot be A) used for Business, BusinessFlex or Member Exclusive fares; B) applied to existing reservations or C) used for group bookings, WestJet Vacations, WestJet Vacations Quebec or Sunwing Vacations bookings. Other terms and conditions apply. Visit westjet.com/companion-voucher for complete details. The welcome (first) World Elite Companion Voucher is not available to existing or former WestJet RBC World Elite Mastercard primary cardholders applying for or transferring to a WestJet RBC World Elite Mastercard. Additional cardholders (co-applicant and authorized user(s)) are also not eligible for the World Elite Companion Voucher offer. This offer may not be combined or used in conjunction with any other offer. Terms and conditions of the World Elite Companion Voucher are established by WestJet, not Royal Bank of Canada, and WestJet reserves the right to change or withdraw this offer at any time. For complete details, visit westjet.com/companion-voucher.

³ You will earn 1.5% back in WestJet dollars on your everyday purchases and 2.0% back when you purchase WestJet flights or WestJet Vacations packages, depending on the card you choose. 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.

⁴ WestJet dollars can be used towards payment of the base fare of an eligible flight or vacation package, available at westjet.com, through WestJet's contact centre, an eligible Sunwing Vacations package or a WestJet Vacations Quebec package. WestJet dollars cannot be applied against taxes, fees and 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 and eligible Sunwing 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.

⁵ 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.

⁶ 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.

⁷ Within the Economy cabin, the Member Exclusive Economy is discounted off the Econo fare bundle. Within the Premium cabin, the Member Exclusive Premium is discounted off the Premium fare bundle. Within the Business cabin, the Member Exclusive Business is discounted off the Business fare bundle. Member Exclusive fares are not discounted off the following fare bundles: UltraBasic, EconoFlex, PremiumFlex and BusinessFlex.

⁸ New World Elite benefit "Status Lift": Starting January 1, 2022, WestJet RBC World Elite Mastercard primary cardholders can access a new annual benefit, "Status Lift", to help them get closer to Silver, Gold or Platinum status each year. With Status Lift, you can earn \$500 in tier qualifying spend, which applies towards achieving the next WestJet Rewards tier

for every \$15,000 CAD in Eligible Purchases charged to your WestJet RBC World Elite Mastercard (up to a maximum of \$1,500 in tier qualifying spend in a qualifying year). WestJet's qualifying year is January 1 to December 31 of each calendar year. Eligible Purchases appearing on your monthly statement after January 1, 2022 will earn Status Lift on the regular requirement of \$15,000 CAD.

⁹ For full terms and conditions, visit [mastercard.ca/worldelite](https://www.mastercard.ca/worldelite).

¹⁰ Mastercard Travel Pass, provided by DragonPass, is being provided as a benefit to cardholders with eligible and valid WestJet RBC World Elite Mastercard cards. Each eligible World Elite Mastercard cardholder is entitled to a complimentary membership to DragonPass Airport Lounges Program (as long as they remain a World Elite Mastercard cardholder). Access to participating DragonPass Airport Lounges is at the cost of US\$32 per person (subject to change), per visit, and lounge access charges will be billed to the World Elite Mastercard card connected to the cardholder's DragonPass membership. DragonPass benefits do not apply to all lounges, including (as of May 30, 2022) the Calgary WestJet Elevation lounge. To view a full list of participating DragonPass Airport Lounges, their facilities, opening times and restrictions, cardholders can visit airport.mastercard.com. By using this benefit, you agree to all of the DragonPass terms and conditions, including privacy and security policies available at mastercardtravelpass.dragonpass.com. These policies may be amended or updated at any time and without notice. RBC reserves the right to modify or cancel this benefit at any time and without notice. Mastercard Travel Pass, DragonPass Airport Lounges and associated services are provided by DragonPass, not Royal Bank of Canada ("RBC"), and RBC is not responsible for any claims or damages arising from the use of the Mastercard Travel Pass or the DragonPass Airport Lounges services. Mastercard reserves the right to cancel, modify or withdraw this benefit at any time, even after you have enrolled in Mastercard Travel Pass.

¹¹ Terms and conditions for exchanging a World Elite companion voucher: Applicable to WestJet RBC World Elite Mastercard primary cardholders with a valid [Annual World Elite round-trip companion voucher](#) ("World Elite companion voucher"), deposited into your account 4-6 weeks after your first purchase transaction date and 30 days after your credit card renewal date each year thereafter. All requests to exchange a World Elite companion voucher for lounge vouchers must be submitted at westjet.com/lounge-exchange. All requests to exchange a World Elite companion voucher must be submitted a minimum of 4 days prior to the cardholder's planned date of travel and prior to the expiry of the companion voucher. Cardholders will be able to view the lounge vouchers and their expiry date(s) within the [Vouchers](#) section of their account. These vouchers will be identified as Lounge Access – RBC. Lounge vouchers will have the same expiry date as the World Elite companion voucher used for the exchange. Lounge vouchers must be redeemed prior to the expiry date. If you have multiple World Elite companion vouchers, the first to expire will be the first one exchanged. [Sign in to see available vouchers](#) at westjet.com. There is no limit on the number of World Elite lounge vouchers that may be exchanged. If a lounge voucher expires after a cardholder has exchanged a World Elite companion voucher but before the lounge voucher has been redeemed, the lounge voucher(s) will not be valid. Once a cardholder has requested an exchange of a World Elite companion voucher for (4) lounge vouchers, the request will be considered final and cannot be cancelled or reversed. This offer may not be combined or used in conjunction with any other offer. Royal Bank of Canada and WestJet reserve the right to withdraw this offer at any time, even after acceptance by you. Terms and conditions of the lounge voucher are established by WestJet and WestJet reserves the right to change or withdraw this offer at any time. WestJet, not Royal Bank of Canada, is solely responsible for the WestJet Rewards Program and the terms of the WestJet Rewards Program. [Terms and conditions for using a lounge voucher](#): Lounge access – RBC vouchers may be used by the WestJet RBC World Elite Mastercard primary cardholder and their accompanied guests. Guests/companions may only use lounge vouchers when accompanied by the primary cardholder and taking a same-day WestJet flight from the same airport. If the primary cardholder already has access to WestJet partner lounges through Platinum, Gold or Silver status, Lounge access – RBC vouchers may be used for additional guests/companions accompanying them. Lounge vouchers and expiry dates will be available when you [sign in to your account](#) at westjet.com. Lounge vouchers are valid at WestJet partner airport lounges only, up to three hours before flight departure. Visit westjet.com/lounges for a current list of lounges. A valid boarding pass displaying the primary cardholder's WestJet Rewards ID and a WestJet flight number for a departing flight must be presented at the time of lounge entry; a printed voucher is not required for redemption. Lounge vouchers are valid when travelling on WestJet-marketed flights only (identified by a WS carrier code preceding the flight number); not valid when travelling on partner-marketed itineraries. Cardholders will be able to view the lounge vouchers and their expiry date(s) within the [Vouchers](#) section of their account. These vouchers will be identified as Lounge Access – RBC. Unused World Elite companion vouchers and lounge vouchers will automatically be cancelled on the date your WestJet RBC World Elite Mastercard account is closed. Voucher may only be used as described, has no monetary or other exchange value and is non-transferable. Terms and conditions of this benefit are subject to the WestJet Rewards [Program Terms and Conditions](#) at the time of redemption. WestJet is solely responsible for the terms of the WestJet Rewards Program.

¹² World Elite benefit "Status Lift": WestJet RBC World Elite Mastercard primary cardholders have access to an annual benefit to help them get closer to Silver, Gold or Platinum status each year, "Status Lift". With Status Lift, you can earn \$500 in tier qualifying spend, which applies towards achieving the next WestJet Rewards tier for every \$15,000 CAD in Eligible Purchases on your WestJet RBC World Elite Mastercard (up to a maximum of \$1,500 in tier qualifying spend in a qualifying year). WestJet's qualifying year is January 1 to December 31 of each calendar year. "Eligible Purchases" means net purchase transactions (including transactions on additional cards) that appear on your WestJet RBC World Elite Mastercard monthly statements prepared between January 1 and December 31 of each year, explained in further detail below. It is not based on the actual purchase or transaction date.

For example, Teal members earning the maximum of \$1,500 in tier qualifying spend on Eligible Purchases with Status Lift would be halfway to achieving the \$3,000 in tier qualifying spend to achieve Silver status. Similarly, members with existing Silver, Gold or Platinum status can use the \$1,500 Status Lift towards requalifying for their current tier, or moving up to the next tier, as applicable.

Eligible Purchases

Eligible Purchases for Status Lift are purchases for goods and services minus returns and other credits; credits for returns and adjustments will reduce or cancel Status Lift earned. Eligible Purchases do not include fees, interest charges or cash advances (including balance transfers, cash-like transactions and certain bill payments).

Tier Qualifying Spend

Tier qualifying spend derived from Status Lift is earned through Eligible Purchases on the WestJet World Elite Mastercard and will be included in the calculation for determining the tier and resulting status of the primary cardholder only, subject to these benefit conditions.

To determine your spend for Status Lift, WestJet will divide the WestJet dollars reported on your WestJet RBC World Elite monthly statement by the standard WestJet dollar earn rate of 1.5%. Any bonus or additional WestJet dollars you may earn will not count towards Status Lift. The date on which your monthly statement is prepared and the WestJet dollars earned as determined by Royal Bank of Canada and reported on your statement will determine the qualifying year that the Eligible Purchases and any resulting Status Lift will be applied to, regardless of when the WestJet dollars are deposited into your WestJet Rewards account. For example, if your monthly statement is prepared on December 27, your Eligible Purchases will count towards Status Lift for the current qualifying year, even if the WestJet dollars are deposited into your account in the following year.

Status Lift

Status Lift is awarded based on your credit card monthly statement date (that is, the date your statement is prepared), not the purchase or transaction date for individual purchase transactions. For greater clarity, Eligible Purchases made prior to the end of the qualifying year will not be eligible for Status Lift for that qualifying year if they do not appear on a monthly statement prepared prior to December 31. For example, if your credit card statement is prepared on the 27th day of each month and you make a purchase on December 28, the transaction will be included on your January statement and will not be an Eligible Purchase for the current qualifying year.

Status Lift of \$500 CAD will be awarded up to three times during the qualifying year when your Eligible Purchases total 1) \$15,000, 2) \$30,000 and 3) \$45,000. Each Status Lift will be awarded approximately 10 business days after the credit card statement date in which the spend threshold is achieved.

To receive Status Lift, your credit card account must be open and in good standing at the time of the benefit award. If you cancel your WestJet RBC World Elite Mastercard credit card before the end of a qualifying year, WestJet reserves the right to remove any Status Lift or tier adjustments you may have received through this benefit. Status Lift amounts earned through this benefit are not counted towards the awarding of Milestone awards within the WestJet Rewards program.

The Status Lift amount and tier qualifying spend earned on WestJet flight or vacation packages will be combined to calculate total tier qualifying spend which counts towards the achievement of your immediate next tier. Your tier qualifying spend will reset at the start of each qualifying year (January 1).

The end of the qualifying year is December 31, without regard to the time of the year that the WestJet RBC World Elite Mastercard credit card account is opened. This means that in the cardholder's first year, the eligibility period for the Status Lift benefit may be less than 12 months.

This benefit has no monetary or other exchange value and cannot be sold or transferred.

WestJet and RBC reserve the right to change or withdraw the benefit at any time.

WestJet, not Royal Bank of Canada, is solely responsible for the WestJet Rewards Program, the terms of the WestJet Rewards Program including earning, redemption and administration of WestJet dollars and any program changes.

¹³ Coverage underwritten by RBC Insurance Company of Canada. 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 when the covered reason occurs during your trip. This coverage provides reimbursement for the non-refundable unused portion of your prepaid travel arrangements purchased with your WestJet RBC World Elite Mastercard and/or WestJet dollars due to a covered risk, including the extra costs of economy class transportation to your departure point.

¹⁴ Coverage underwritten by Aviva General Insurance Company.

¹⁵ Coverage underwritten by RBC Insurance Company of Canada.

¹⁶ 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 at rbcrooyalbank.com/credit-cards/documentation/pdf/real-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 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.

¹⁷ 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 World Elite Mastercard, you must subscribe to DashPass by adding your WestJet RBC World Elite Mastercard, accept the DoorDash terms and conditions and activate your benefit by clicking "Activate Free DashPass". For full program details, visit rbc.com/doordash/terms. If you are an existing DashPass subscriber and have already added your WestJet RBC World Elite 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 help.doordash.com/consumers/s/terms-and-conditions-ca. Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your WestJet RBC World Elite Mastercard 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. Your WestJet RBC World Elite 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 World Elite Mastercard 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. Your WestJet RBC World Elite 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-doordash-tcs-en.pdf.