

Your RBC Rewards® Visa Classic[‡] card just got more rewarding.



is changing to



**Same great benefits,
now with even more value!**

Benefits	+Starting October 15, 2016
✓ No annual fee	+ Get RBC Rewards points faster with your everyday purchases
✓ Same great insurance	+ Exclusive redemption offers to get rewarded sooner



With the RBC Rewards+™ Visa card

Get RBC Rewards points faster with your everyday purchases:

NEW
EARN
RATE!

Earn 1 RBC Rewards point for every \$1 spent on gas, grocery and drug store purchases¹



Earn 1 RBC Rewards point for every \$2 spent on all other purchases¹

Get exclusive gift card redemption offers to get rewarded sooner:

EXCLUSIVE!

As an RBC Rewards+ cardholder, you can now redeem your RBC Rewards points for some of our most popular \$25 gift cards[†] with only 2,500 RBC Rewards points – that's 1,000 points less than you currently need!²



Limited-time offer:

BONUS!

If you are the Primary Cardholder, you could earn up to 3,500 bonus RBC Rewards points by December 15, 2016.³

Get 500 points for each activity you complete:

- Provide us your email address
- Sign up for eStatements for your RBC Rewards+ Visa card
- Download and sign into either the RBC® Mobile⁴ or RBC Wallet⁴ app

With an Eligible Account⁵, get 500 points for each activity you complete:

- Make an *Interac*[†] e-Transfer⁶ via the RBC Mobile app or RBC Online Banking⁴
- Transfer funds via the RBC Mobile app or RBC Online Banking
- Deposit a cheque⁷ via the RBC Mobile app
- Pay a bill via the RBC Mobile app or RBC Online Banking

What you need to know:

- On October 15, 2016, you will automatically start to receive the additional RBC Rewards benefits – just by continuing to use your existing RBC Rewards Visa Classic card.
- Your RBC Rewards+ Visa card will be sent to you prior to your card's expiry date – upon your next renewal.
- Your credit card number will stay the same – no changes to pre-authorized payments are required.
- When you sign into RBC Online Banking after October 15, 2016, the RBC Rewards+ Visa card image will be displayed. For RBC Wallet app users, upon application update, the new card image will be displayed.

Questions? Call 1-800 ROYAL® 1-2

® / ™ 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).

¹ Starting October 15, 2016, you will earn i) 1 RBC Rewards point for every \$1.00 in Gas, Grocery, and Drug Store Purchases you make; and ii) 1 RBC Rewards point for every \$2.00 on all other purchases (including pre-authorized bill payments) you make on your card. Purchases made at merchants classified by Visa's "Merchant Category Code" (MCC) as: (i) "service stations" (MCC 5541) or "automated fuel dispensers" (MCC 5542) are "Gas Purchases"; (ii) "grocery stores" (MCC 5411) are "Grocery Purchases"; and (iii) "drug stores & pharmacies" (MCC 5912) are "Drug Store Purchases" ("Eligible MCCs"). Even though some merchants may sell gas, grocery, and drug store merchandise, purchases made at these locations may not necessarily qualify as Eligible MCCs if the merchant is not classified as such by Visa. Also, you may make a purchase at a merchant that is not classified as an Eligible MCC but is located on the premises of a merchant that is classified as an Eligible MCC, in which case your purchase would not qualify as an Eligible MCC. We cannot guarantee that any merchant, operating in whole or in part as a gas, grocery or drug store, is classified as an Eligible MCC and in no event will we be liable or responsible for any claims with respect to a grocery store purchase made at a merchant that is not classified as an Eligible MCC. 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.

² All rewards are subject to availability. The regular redemption rate for RBC Rewards members, other than RBC Rewards+ cardholders, is 3,500 RBC Rewards points for a \$25 gift card for Amazon.ca, iTunes, Starbucks, McCafe and Cineplex. Point redemption values may fluctuate. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit www.rbc rewards.com or call 1-800 ROYAL 1-2 (1-800-769-2512). Amazon.ca is not a sponsor of this program. For complete gift card terms and conditions, see www.amazon.ca/gc-legal. All Amazon ®, ™ & © are IP of Amazon.com, Inc. or its affiliates. No expiration date or service fees.

³ Limited time offer ends December 15, 2016. This offer is not transferable, may not be combined or used in conjunction with any other offer. Offer may be changed, cancelled or withdrawn at any time. Only Primary Cardholders of an RBC Rewards Visa Classic card being transitioned to an RBC Rewards+ Visa card are eligible for this offer ("Eligible Cardholders"). Eligible Cardholders may receive a one-time bonus of 500 RBC Rewards points ("Bonus Points"), up to a maximum of 3,500 RBC Rewards points, for each listed offer (each a "Bonus Offer") that they fulfill by December 15, 2016. It could take up to 60 days after offer expires to see all bonus points on your RBC Rewards+ Visa statement. Eligible Cardholders can provide us their email address and sign up for eStatements through RBC Online Banking by visiting a branch or calling 1-800 ROYAL (1-2) (1-800-769-2512).

⁴ RBC Canada is operated by Royal Bank of Canada. RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc. RBC Wallet and RBC Online Banking are operated by Royal Bank of Canada. Standard message and data charges apply to any Bonus Offers you fulfill using your device.

⁵ "Eligible Account" means any of the following RBC accounts for which the Eligible Cardholder is an account holder: RBC Day to Day Banking[®], RBC No Limit Banking[®], RBC Private Banking, RBC Signature No Limit Banking[®], RBC Student Banking[®], RBC No Limit Banking for Students[®], RBC VIP Banking[®], US Personal Account[®], Ratelink Essential[®], Ratelink Preference[®], RBC Day to Day Savings[®], RBC Enhanced Savings[®] or RBC High Interest eSavings[®].

If an Eligible Cardholder does not have an "Eligible Account" as defined above, they may open one by going online at www.rbcroyalbank.com/products/deposits/banking-accounts or by calling 1-800 ROYAL 1-1 (1-800-769-2511).

⁶ US Dollar accounts are not eligible for this Bonus Offer. *Interac* e-Transfers are free for all RBC personal chequing account holders. A fee of \$1.00 may be charged to the sender for *Interac* e-Transfers sent from RBC personal savings accounts listed as an Eligible Account.

⁷ Deposits are subject to the same maximum deposit limits as well as release and payment amounts as deposits made at an RBC Royal Bank ATM. Cheques will also be subject to our Personal Banking hold policies.