

## Additional benefits

The RBC Rewards Visa Business Platinum card is the perfect complement to your lifestyle, offering a range of added services.

### Concierge Service

Your RBC Rewards Visa Business Platinum card gives you access to a prestigious Concierge Service from anywhere in the world. One call puts you in touch with the concierge, who will save you time and stress by arranging for restaurant reservations, entertainment bookings, event tickets, a unique gift for a client, travel bookings and more.\*

### Emergency card replacement

In the course of your travels, if your card is lost or stolen, you may have it replaced and sent to you almost anywhere.

### Emergency cash advance

Should your card be lost or stolen while travelling, you can promptly be provided with emergency funds. Emergency funds will be charged to your account as a cash advance.

### Exclusive offers

Enjoy an array of merchant offers and experiences, including discounts at luxury hotels and car rental companies. Visit <http://business.visa.com> for more details.

### Travel assistance services

#### Before travelling

Receive information about destinations, ATM locations, exchange rates, passport and visa requirements, health requirements and immunizations.

#### During travel

Enjoy the following benefits:

**Medical assistance:** Information about, and access to, physicians, dentists and local hospitals.

**Emergency legal assistance:** Referrals to attorneys, embassies and consulates if you need legal counselling.

**Urgent ticket replacement:** Arrange for ticket replacement or delivery to replace a lost ticket.

**Emergency message services:** When travelling, you are entitled to a free telephone message service to send and receive messages in the event of a personal emergency.

**Lost baggage assistance:** Necessary arrangements will be made for immediate delivery of replacement items and a cash advance in case the airline loses your checked baggage.

**Emergency transportation assistance:** In a medical emergency, assistance in making the necessary arrangements for emergency transportation to your home or the nearest medical centre.

**Prescriptions:** Assistance in the purchase of medication for which you already have a prescription. Your doctor will be contacted and the necessary arrangements will be made so you can pick up your prescription at a nearby pharmacy. The cost of filling the prescription and any courier charges will be processed as a purchase to your account.

#### Delivery of valuable documents assistance:

Valuable documents picked up and delivered to your destination provided there is someone at your home or office to locate the documents. Courier expenses will be charged to your account as a purchase.

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

† All insurance is subject to limitations and exclusions. For details please visit [www.rbcroyalbank.com/caribbean/platinumbusiness](http://www.rbcroyalbank.com/caribbean/platinumbusiness).

\* You are responsible for the cost of goods and services acquired or provided by the Concierge Service. All costs will be charged directly to your RBC Rewards Visa Business Platinum card. We are not responsible for the actual performance of any person, company or product made available to you through the Concierge Service.

‡ Some restrictions may apply. For terms and conditions associated with the RBC Rewards programme, please visit [www.RBCrewardscaribbean.com](http://www.RBCrewardscaribbean.com).

§ RBC Royal Bank is not affiliated with SkyBox; this is a partnership between Visa and SkyBox. RBC Royal Bank is not responsible for SkyBox's service (including, without limitation, delivery times or quality of service), any fees or expenses payable in respect of SkyBox's service or the proper functioning of SkyBox's website. Any questions or complaints regarding SkyBox's service should be directed solely to SkyBox Inc.

## Important information

### RBC ROYAL BANK™ CUSTOMER SERVICE

#### Card Inquiries and Information

##### The Bahamas and Turks & Caicos Islands

Nassau	Tel. 242-326-CARD (2273)
Family Islands	Tel. 242-300-8472
Toll-free (from Canada)	Tel. 1-800-796-0021
Toll-free (from USA)	Tel. 1-800-292-7791

##### Barbados, Cayman and Eastern Caribbean Islands

Barbados	Tel. 246-431-6777
Toll-free (from Cayman, EC or outside Barbados)	Tel. 1-888-847-5803

##### Trinidad and Tobago

Tel. 1-868-672-1VIP (1847) or 800-ABMS (2267)
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##### 24-hour Emergency Service

Visa Assistance Centre	Tel. 1-800-396-9665
Outside Canada & USA (collect)	Tel. 303-967-1098

#### RBC Rewards

For more information on the terms and conditions of the RBC Rewards programme or to redeem your RBC Rewards points, visit [www.RBCrewardscaribbean.com](http://www.RBCrewardscaribbean.com) or call us at one of the numbers listed above.

#### Pooling your points

To pool your RBC Rewards points or to set up additional cardholders to redeem from your account, visit your local branch or call your Account Manager.

#### Insurance coverage

For more information on the insurance coverage terms and conditions, or information on how to make a claim, visit [www.rbcroyalbank.com/caribbean/platinumbusiness](http://www.rbcroyalbank.com/caribbean/platinumbusiness).



RBC Royal Bank



## BENEFITS GUIDE

RBC Rewards Visa<sup>®</sup> Business Platinum

A credit card  
that rewards  
your business

## Enjoy the prestige and rewards of Platinum

**Congratulations on becoming an RBC Rewards Visa<sup>®</sup> Business Platinum cardholder. This premium business rewards credit card has been created for those who want the most for their business spending.**

You will earn RBC Rewards points with every dollar you spend on the card<sup>▲</sup> — points you can redeem for a wide range of valuable rewards, from free travel to gift cards. Your card also gives you the flexibility to handle all your business expenses efficiently and conveniently, while providing valuable insurance coverages and a host of luxury extras.

Wherever your business takes you, you can count on your RBC Rewards Visa Business Platinum card.

### QUICK CARD OVERVIEW

RBC Rewards	<ul style="list-style-type: none"> <li>1 RBC Rewards point for every \$1 USD or local equivalent you spend with your card<sup>▲</sup></li> </ul>
Insurance	<ul style="list-style-type: none"> <li>Emergency Medical Protection<sup>†</sup></li> <li>Travel Accident Insurance<sup>†</sup></li> <li>Auto Rental Insurance<sup>†</sup></li> </ul>
Additional Benefits	<ul style="list-style-type: none"> <li>Complimentary Concierge Service*</li> <li>Travel Assistance Services</li> </ul>

**A special offer from Visa and SkyBox<sup>®</sup> for discounts on shipments from the United States — [www.skybox.net/visavip/eng](http://www.skybox.net/visavip/eng)**

- Two years of free membership
- Free consolidation services
- Discounted shipping rates from the United States

**Special Avis<sup>®</sup> offer — Get up to 25% off car rentals & free upgrades.**

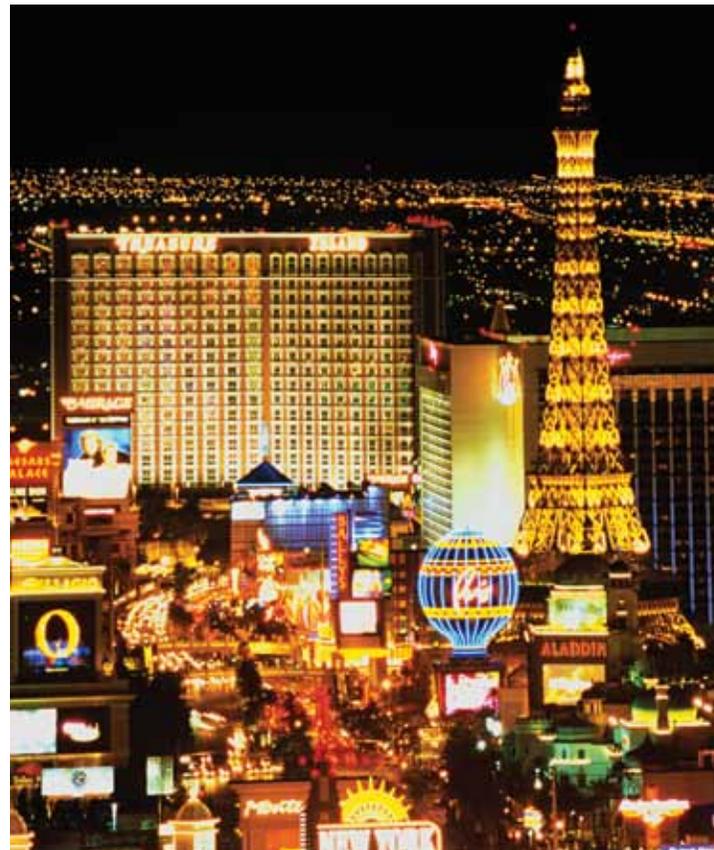
Book online via [www.avis.com/rbclac](http://www.avis.com/rbclac) with coupon #UUWA039 (for upgrades) or call 868-627-5191 with AWD #J072300.

Applicable locations are Europe, USA, Canada, Latin America and the Caribbean. Special conditions apply.

## Earning RBC Rewards points is simple

**With your RBC Rewards Visa Business Platinum card, you'll earn RBC Rewards points every time you make a purchase with your card<sup>▲</sup> — in-store and online.**

- Earn 1 RBC Rewards point for every \$1 USD or local equivalent you spend with your card<sup>▲</sup>.
- Combine your RBC Rewards account with your other accounts in the RBC Rewards programme or roll up your employees' RBC Rewards points to your own RBC Rewards account.<sup>▲</sup> You decide who can redeem from the pool of your RBC Rewards points. Ask your local branch or account manager to set up a pool for your business accounts.



**Redeeming your points couldn't be easier or more rewarding. From free travel to gift cards to cash-back credit, the RBC Rewards programme has what you want.**



### Unrestricted travel<sup>▲</sup>

Fly on ANY airline, ANY flight, ANY time with no hidden fees, blackout dates or seat restrictions. You can even use your RBC Rewards points to pay for taxes and fees. Just choose one of our three redemption options:

#### My Way rewards travel credit

Book through any online travel website, local travel agency or directly with the airline or travel supplier of your choice and pay using your RBC Rewards Visa Business Platinum card. When the charge appears on your account, redeem your points toward the cost of the trip.

#### Traditional travel

With this one-step process, you can book through RBC Rewards, by visiting our website or by calling to speak with a call centre agent. Redeem for air travel, cruises, hotels, car rentals and more.

#### Travel gift certificates

Travel gift certificates let you give the gift of travel. They can be used to book any trip through the RBC Rewards programme. Or you can use them yourself the next time you go away.



### Valuable gift cards and certificates<sup>▲</sup>

With gift cards starting at just 2,000 RBC Rewards points, you can get what you want sooner. Simply redeem your RBC Rewards points for gift cards, from a vast array of retailers, that you can use online or in person. For a list of participating retailers, visit [www.RBCrewardscaribbean.com](http://www.RBCrewardscaribbean.com).



### Use your points like cash<sup>▲</sup>

Turn your RBC Rewards points into a cash-back credit that will be applied to your credit card account balance.

## Travel knowing you have coverage

### Travel accident insurance<sup>†</sup>

When you use your RBC Rewards Visa Business Platinum card or your RBC Rewards points to pay the full cost of transportation on a common carrier (a common carrier is a vehicle commercially licensed for the transport of paying passengers), you are automatically covered up to \$500,000 USD in the event of a covered accidental death or dismemberment while travelling.



### Auto rental insurance<sup>†</sup>

When you use your RBC Rewards Visa Business Platinum card or your RBC Rewards points to pay the full cost of renting most vehicles, you can save on the cost of car rental insurance by simply declining the Collision Damage Waiver (CDW) protection offered by the car rental company. This coverage is available worldwide (maximum coverage of 31 consecutive days) and includes collision, theft, loss, fire and vandalism of a rental vehicle up to the rental vehicle's actual cash value plus valid loss-of-use charges.

### Emergency medical protection<sup>†</sup>

As an RBC Rewards Visa Business Platinum cardholder, you, your spouse and dependent children under 23 years of age will each be covered automatically worldwide for the Usual Reasonable and Customary Charges for Covered Medical Expenses up to \$25,000 USD and emergency evacuation up to \$50,000 USD in the event of a serious injury or sickness that occurs during the course of a covered trip outside of your country of residence. A trip is considered covered if the full travel fare has been purchased with your card or your RBC Rewards points and it does not exceed 60 days.