

Your RBC® Visa® Classic Low Rate Option Card

Benefits Guide



Get set to enjoy the advantages of your new RBC Visa Classic Low Rate Option Card. The low, fixed annual interest rate of 12.99% on purchases and cash advances (including balance transfers) can help you save on interest charges. Plus, you'll get the convenience and flexibility of an RBC Visa card.



Worldwide
Acceptance



Insurance
Benefits



Security
and Protection



More
Advantages




Important Contact
information

[View Legal Disclaimers](#)



➤ Worldwide Acceptance

Access to funds,
whenever,
wherever.

- ✓ Accepted wherever you see the Visa logo, at more than one million ATMs and 24 million establishments in 170 countries worldwide.
- ✓ Cash advances^{††} of up to \$1,000 CAD per day, depending on your available credit, through bank machines displaying Visa, Interac[‡] or  [‡]. Use your RBC Visa Classic Low Rate Option card PIN. To replace or reset your PIN, bring two valid pieces of identification to any RBC Royal Bank[®] branch.
- ✓ Simple, secure, anytime banking with 24-hour support through RBC Royal Bank Online Banking. Register at rbccroyalbank.com/signup or call 1-800 ROYAL[®] 5-5 (1-800-769-2555).

➤ Insurance Benefits

Helping you
shop with
confidence.

- ✓ Your RBC Visa Classic Low Rate Option card includes Purchase Security and Extended Warranty Insurance.¹
- ✓ Purchases made with your card are automatically protected against loss, theft or damage for up to 90 days from the date of purchase.
- ✓ The coverage also doubles the manufacturer's original Canadian warranty for up to one extra year. Please keep your receipts in case you need to make a claim.

➤ Security and Protection

- ✓ Zero Liability Protection protects you from unauthorized use of your card — in person or online — when you take reasonable precautions to protect your PIN and card.
- ✓ Built-in Chip & PIN technology protects you against counterfeiting and fraud.

➤ More Advantages

- ✓ Instant fuel savings at Petro-Canada[‡]. Link your card to a Petro-Points[‡] account to instantly save 3¢/L on fuel[▲] and earn 20% more Petro-Points at Petro-Canada.[§] For more details [click here](#).
- ✓ Save and earn faster! Load personalized [RBC Offers](#) for great brands before you shop to get cash savings.
- ✓ No annual fee for additional cards. Add a co-applicant⁵ or authorized user to your account and protect all cardholders with the same insurance coverage. Assign pre-set credit limits to each user and give older children or caregivers limited access to emergency funds.
- ✓ Credit Card Lock (in the RBC Mobile app) lets you temporarily lock a misplaced RBC credit card. That way you don't have to worry about the card being misused, and you may not have to cancel it. And if you find your card, unlocking it is easy too.
- ✓ Save time with our autopayment service.
- ✓ Help the environment by opting for RBC eStatements.

To learn more, call 1-800-769-2512 or visit your branch.

For a complete description of all your card benefits, please visit us online at www.rbc.com/lowoptioninfo.

➤ Important contact 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)

International: (Access code) 800 ROYAL 5-2-3

(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 insurance 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)



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‡ Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Used under licence. All other trademarks are the property of their respective owner(s).

†† Cash Advances, including cash withdrawals from an ATM, can be made up to your available credit and daily limits. There is no interest-free period for Cash Advances, which means that interest is charged from the day the Cash Advance is made until we receive your payment for the total amount you owe. Cash Advance fees may apply depending on the type of Cash Advance. Please refer to your RBC Royal Bank Credit Card Agreement for more details.

▲ Each time you use your linked Eligible RBC card to purchase any grade of gasoline, including diesel, at a Retail Petro-Canada location, you will save three cents (\$0.03) per litre at the time of the transaction. Card linking may take up to two business days to process before savings and bonus points can be applied to purchases.

§ Each time you use your linked Eligible RBC card to pay for qualifying purchases at a Retail 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.

¥ Co-Applicant is fully responsible with you for all amounts owing on the account, including transactions made by authorized users, if any.

¹ Coverage underwritten by RBC Insurance Company of Canada. In Quebec, certain coverages underwritten by Aviva General Insurance Company.

All insurance is subject to limitations and exclusions. Please refer to the Certificates of Insurance for complete details regarding the insurance coverages on your RBC Visa card.