

Additional benefits

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

Concierge Service

The RBC Visa Business Platinum Expense card gives you access to the 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.

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 paid with money from your account.

Important information

RBC ROYAL BANK CUSTOMER SERVICE

Card Inquiries and Information

Dutch Caribbean

Aruba Tel: (297) 588-0101
Curacao Tel: (5999) 763-8438
Bonaire Tel: (599) 717-4500
St. Maarten Tel: +1(721) 546-7288
Saba Tel: (599) 416-2454

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)

24-Hour Emergency Service

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

Insurance coverage

For more information on the insurance coverage terms and conditions, or information on how to make a claim, visit visa.com/benefitsportal.



Royal Bank

BENEFITS GUIDE

The RBC® Visa[†] Business Platinum Expense

An essential credit card to manage your business expenses



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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 visa.com/benefitsportal.

* 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 Visa Business Platinum Expense card. We are not responsible for the actual performance of any person, company or product made available to you through the Concierge Service.

[^] 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.



Royal Bank

Enjoy the prestige of Platinum Expense

Congratulations on becoming an RBC Visa Business Platinum Expense cardholder. This essential business credit card has been created for those who need a payment option to separate their business spending from their personal spending.

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

QUICK CARD OVERVIEW

Insurance	<ul style="list-style-type: none"> Auto Rental Insurance[†] Travel Accident Insurance[†]
Additional Benefits	<ul style="list-style-type: none"> Complimentary Concierge Service* Travel Assistance Services Chip & PIN technology for enhanced security Zero Liability

A special offer from Visa and SkyBox[®] for discounts on shipments from the United States — skybox.net/visavip/eng

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

Special Avis[†] offer — Get up to 20% off car rentals & free upgrades

Use your RBC Royal Bank[™] Visa card to get up to 20% off car rentals and enjoy free upgrades in the USA, the Caribbean, Latin America, Canada, even Europe.

Book online at avis.com/rbclac using the Avis Discount Number – AWD J072300. For upgrades on the reservation use Coupon UUWA039.

Security and protection

Zero Liability

Zero Liability protects you from fraudulent charges, provided you have taken reasonable precautions to protect your PIN and your card, as set out in your RBC Royal Bank Business Credit Card Agreement.

Chip & PIN for the highest level of security

Your RBC Visa Business Platinum Expense credit card features state-of-the-art Chip & PIN technology, meaning it is almost impossible to copy the card. The added protection through the use of a PIN also adds peace of mind if your card is ever lost or stolen.

When you make a transaction at a chip-enabled terminal, you're in control. Simply insert your card into the terminal and leave it there, follow the prompts and enter your PIN instead of signing the receipt.

For more information about your PIN, please refer to the letter you received with your new Visa Business Platinum Expense card.



Expense management has never been easier

Your RBC Visa Business Platinum Expense card makes it easier to pay for, manage and track your business purchases. It also provides you with valuable insurance coverage. For more information on all available benefits, claims and certificates, you can visit visa.com/benefitsportal.

Get more from additional cards

Want more control over travel and other business related spending? Provide your company's employees with Visa Business Platinum Expense credit cards. By having a single credit limit for multiple cards you can:

- Consolidate all your spending in one account.
- Assign a pre-set spending limit to each employee.
- View all transactions on one monthly statement, sorted by card number.
- Manage employee expenses and spending while limiting credit exposure.

Purchase Protection and Extended Warranty Insurance[†]

Purchases made with your RBC Visa Business Platinum Expense card are automatically protected against loss, theft or damage for up to 45 days from the date of purchase. The coverage also doubles the manufacturer's original warranty for up to one extra year.

You're covered for up to \$25,000 per account per year for Purchase Protection, and up to \$10,000 USD per account per year for Extended Warranty. Please keep your receipts in the event you need to make a claim.

Travel knowing you're covered

When you charge the full travel fare, transportation cost or vehicle rental cost to your RBC Visa Business Platinum Expense card, you are covered for:

Auto Rental Insurance[†]

This insurance provides coverage against collision, theft and damage for the first 31 consecutive days when you rent a vehicle using your RBC Visa Business Platinum Expense card and decline the Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) protection offered by the rental company.

Travel Accident Insurance[†]

When travelling on a common carrier (a vehicle commercially licensed for the transport of paying passengers), you are automatically covered for up to \$500,000 in the event of a covered accidental death or dismemberment.

For more information, visit <http://business.visa.com>.

