



# Your More Rewards<sup>‡</sup> RBC<sup>®</sup> Visa<sup>‡</sup> credit card

## Benefits guide

Welcome to the More Rewards RBC Visa credit card. Earn valuable More Rewards points on your everyday purchases – everywhere you shop!<sup>1</sup> Redeem your points for a wide variety of rewards including groceries, gift cards, experiences and travel.



Overview



Redeeming points



Partner benefits



Protection



Additional features



Contact info

[View Legal Disclaimers](#)

## Earn more with every purchase

Earn 5 More Rewards points for every \$1 you spend at over 700 partner locations<sup>2</sup> including:



And more!

For the current list of More Rewards partners,<sup>2</sup> visit [morerewards.ca/earn/partners](https://morerewards.ca/earn/partners).

## Earn more when you scan your More Rewards card

Remember to scan your More Rewards card at all More Rewards partner locations to continue taking advantage of all the points offers and savings available.<sup>3</sup>

**Earn 5 More Rewards points** for every \$1 you spend on:



Gas or EV charging<sup>4</sup>



Dining<sup>4</sup>

**Earn 3 More Rewards points** for every \$1 you spend on all other qualifying purchases<sup>5</sup> everywhere you shop.

## Discover more ways to redeem!

Redeem points faster at checkout with your More Rewards card. Save \$15 with every 10,000 points redeemed<sup>6</sup> at the following stores<sup>7</sup>:



Also, be sure to check out the More Rewards store online for gift cards, tickets, experiences, travel and more at [morerewards.ca/rewards/](https://morerewards.ca/rewards/).



## Partner benefits

Get exclusive savings, perks and more with brands you love!



Visit RBC Online Banking regularly to discover your exclusive offers.

Instant fuel savings at Petro-Canada locations



**Save 3¢/L on fuel** PLUS earn 20% more Petro-Points<sup>‡</sup> at Petro-Canada<sup>‡</sup> when you link your More Rewards RBC Visa credit card to your Petro-Points card.<sup>9</sup>





## Insurance and protection

Get peace of mind when it matters most.

### Mobile Device Insurance

When you purchase a new mobile device with your More Rewards RBC Visa credit card, you'll get two years of coverage – up to \$1000 – in the event your device is lost, stolen, accidentally damaged or experiences mechanical failure.<sup>10</sup>

### Purchase Security and Extended Warranty Insurance available

Your More Rewards RBC Visa credit card automatically protects eligible purchases against loss, theft or damage within 90 days of purchase. Plus, enjoy an extension of the manufacturer's original warranty of up to an additional year.<sup>10</sup> [See here for more details.](#)



## Additional features

### Pay with your favourite mobile device

Add your personal RBC credit card to your mobile device or smart watch to make day-to-day purchases with just a tap.

[Learn how.](#)

### Credit card lock

Misplaced your client card or credit card? Now you can [lock your card](#) directly from your phone using the RBC Mobile app.

### Optional add-on protection

Take advantage of all the benefits your credit card has to offer by adding optional services to protect your identity, your family and your credit card balance:

- ✓ BalanceProtector® Max Insurance
- ✓ Credit & Identity Theft Protection
- ✓ Add-on Travel Insurance

[Explore all optional add-on protection services](#)



## 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

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)



**More Rewards customer care**  
**1-833-690-1146**  
**[morerewards.ca](http://morerewards.ca)**



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More Rewards RBC Visa credit card is not available to residents of Quebec.

Royal Bank of Canada is the issuer of the More Rewards RBC Visa credit card. Pattison Food Group Ltd. is solely responsible for the operation and administration of the More Rewards loyalty program, including the More Rewards website.

- <sup>1</sup> More Rewards points are earned on net purchases only; they are not earned on cash advances (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. Credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged.
- <sup>2</sup> You, as the primary cardholder, will earn 5 More Rewards points for every \$1 spent on qualifying purchases at participating More Rewards partner locations, including Save-on-Foods, Quality Foods, Buy-Low Foods, PriceSmart Foods, Urban Fare, Nesters Market and Pure Pharmacy, when you pay with your More Rewards RBC Visa credit card that is linked to your More Rewards card number. More Rewards partner locations are listed at [morerewards.ca/earn/partners](http://morerewards.ca/earn/partners) and subject to change from time to time without notice. Purchases at some More Rewards partner locations may not qualify for the higher earn rate if the More Rewards partner is not assigned a unique Merchant ID Number for purposes of payment processing. In addition, online purchases made with your More Rewards RBC Visa credit card on a website listed on [morerewards.ca](http://morerewards.ca) may not qualify for the higher earn rate if the purchase is made with a third party merchant that is not a More Rewards partner. In order to qualify for the higher earn rate, a More Rewards partner must appear as the merchant on your credit card statement. More Rewards points are earned on net purchases only; they are not earned on cash advances (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. Credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged.
- <sup>3</sup> More Rewards points earned with the loyalty card cannot be earned on the purchase of the following items/services: lotto purchases, tobacco purchases, gift cards, prescriptions, clinics, diabetes care, tickets, charitable donations, wines, bus passes, postage stamps, delivery fees, insurance, deposit and recycling fees, More Rewards redemptions, taxes, items that are excluded by law and other items specified as exclusions from time to time.
- <sup>4</sup> You, as the primary cardholder, will earn 5 More Rewards points per \$1 spent in-store and online on eligible Dining, Gas and Electric Vehicle Charging purchases when you pay with your More Rewards RBC Visa credit card that is linked to your More Rewards card number. Eligible Dining and Electric Vehicle Charging purchases are based on the Merchant Category Code (MCC) assigned to the merchant. Eligible Dining purchases are classified as Eating Places and Restaurants (MCC 5812), Drinking Places (Alcoholic Beverages) (MCC 5813) and Fast Food Restaurants (MCC 5814). Gas and Electric Charging purchases are classified as Service Stations (MCC 5541), Automated Fuel Dispensers (MCC 5542) and Electric Vehicle Charging (MCC 5552). Some merchants may sell other products/services or are separate merchants who are located on the premises of these merchants, and assigned a different MCC, in which case purchases will not qualify for the 5 points per dollar earn rate.
- <sup>5</sup> You, as the primary cardholder, will earn 3 More Rewards points for every \$1 spent on all purchases you make, in-store and online, when you pay with your More Rewards RBC Visa credit card that is linked to your More Rewards card number.
- <sup>6</sup> Offer excludes wine, gift card, lottery and prescription purchases. Minimum spend required of \$15 before tax. Promotion will not apply to final receipt if phone number is provided in place of a physical or digital More Rewards card. See [morerewards.ca](http://morerewards.ca) for details.
- <sup>7</sup> For more information about how to redeem and the current list of More Rewards partner locations, visit [morerewards.ca](http://morerewards.ca).
- <sup>8</sup> Only available at Buy-Low Foods and Nesters Market locations that accept More Rewards cards. Excludes gift card and prescription purchases. Minimum spend required of \$15 before tax. Promotion will not apply to final receipt if phone number is provided in place of the More Rewards card. Savings are based on the everyday redemption rate of gift cards.
- <sup>9</sup> To participate in this offer, you must have an RBC debit or credit card issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("RBC 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. Once linked, your RBC Card ("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. 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 would normally earn, in accordance with the Petro-Points terms and conditions available at [petro-canada.ca/en/personal/terms-and-conditions#petropoints](http://petro-canada.ca/en/personal/terms-and-conditions#petropoints). Petro-Points are not awarded on tobacco products, vaping products, gift cards, transit tickets and taxes on non-petroleum purchases.
- <sup>10</sup> Coverage underwritten by RBC Insurance Company of Canada. All insurance is subject to limitations and exclusions. Please refer to the insurance certificates included in your printed Welcome Kit for complete details or online at [rbcrooyalbank.com/credit-cards/cardholders/documentation.html](http://rbcrooyalbank.com/credit-cards/cardholders/documentation.html).