

About RBC Rewards

EARN REWARD POINTS

RBC Rewards are provided free of charge just for opening your Investment Access Account. All account holders are automatically enrolled. One reward point is earned for every \$2 of purchase on your VISA Gold Rewards Card, net of returns, not including cash transactions. Increase the points you earn by shopping online at www.RBCRewardsUSA.com and selecting ALL RETAILERS. We have partnered with hundreds of popular merchants to help you multiply the standard points you would accumulate by purchasing directly with the merchant. There is no limit on the number of points you can earn, and your points never expire until you use them.*

Use your card for everyday purchases and see how quickly your points add up.

REDEEM REWARD POINTS

Using your reward points is as easy as earning them. Simply visit the secure, password-protected website at www.RBCRewardsUSA.com to view your real-time point value, choose rewards and place orders. You can also call the toll-free help line between 9:00 a.m. and 9:00 p.m. Eastern time Monday through Friday and from 1 p.m. to 6:00 p.m. Eastern time on Saturday.

TRACK YOUR REWARD TRANSACTIONS

In addition to the website, reward points information is reported on your monthly account statement.

- Beginning balance
- Points earned this period
- Points redeemed this period
- Ending point balance this period

DAY	SAMPLE WEEK OF POINTS EARNED	PURCHASE DIRECT FROM MERCHANT	PURCHASE VIA RBC REWARDS SITE**
Monday	Wall Street Journal subscription: \$103.00	51 points	3605 points
Tuesday	Office supplies from Office Max: \$34.99	17 points	139 points
Wednesday	Dog food from Petco: \$44.97	22 points	404 points
Thursday	First aid items from Walgreens: \$56.00	28 points	336 points
Friday	Concert tickets from Stubhub: \$147.95	73 points	590 points
Saturday	Dinner out at Macaroni Grill (in store offer): \$129.00	387 points	387 points
Sunday	The latest best-seller from Barnes & Noble: \$24.99	12 points	149 points
Total	\$540.90	590 points	5610 points

* Points that have not been forfeited and remain unredeemed as of 90 days after the termination of the Program, or 60 days after the account is closed will automatically be invalidated.

**For illustration purposes only. Offers are subject to change at any time.



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If you have an Investment Access® Account, RBC Rewards can help you earn points that can be redeemed for valuable travel and merchandise rewards every time you use your VISA® Gold Rewards Card.

CHOOSE YOUR REWARD

You and your family can select from a broad range of high quality rewards.

- Vacation packages to top domestic and international travel destinations — with no blackout dates
- Luxury merchandise, including jewelry, electronics, apparel beauty products, sporting goods and more
- Practical items for home and garden from tools and toasters to house wares and hammocks
- Recreational gadgets, including computers, cameras, video games toys, musical instruments and more
- Tickets to a variety of sporting events, concerts and theater, including exclusive or sold out events
- \$100 gift cards or certificates to popular restaurants and retailers
- Unforgettable experiences, such as outdoors excursions, spa getaways and theme park admission tickets
- First class or business class roundtrip airfare

Visit our online catalog at www.RBCRewardsUSA.com and select REDEEM NOW for more information.

ADDITIONAL BENEFITS

Take advantage of the ways your Investment Access® Account and Visa Gold Rewards Card can make your money more convenient and work harder for you.

- Instant access to cash at more than 800,000 ATM locations and 400,000 banks world wide
- FREE transactions at JPMorgan Chase, RBC Bank, MoneyPass and Publix Presto ATMs
- Extended warranties on items purchased, travel and emergency assistance, auto rental insurance and other services
- Supplemental insurance that can make traveling easier and more enjoyable

HOW TO SIGN UP FOR AN INVESTMENT ACCESS ACCOUNT

Just ask your Investment Professional for an Investment Access Account application. Complete and return the form, including the credit card application, and you will receive your card in approximately two weeks. Once your Investment Access Account is approved and you receive your VISA Gold Rewards Card, you may begin participating in the RBC Rewards program immediately.

Please visit the website for full terms and conditions of the RBC Rewards program. If you have questions, about the program or your account, please contact your Investment Professional.

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