

VISA® Gold Rewards Card

An important component of an Investment Access® Account at RBC is the VISA Gold Rewards Card, and clients enjoy a number of benefits, including:

- *Cash Access Worldwide* — instant access to your cash at over 800,000 ATMs and 400,000 bank branches worldwide. To locate a surcharge-free ATM near you, visit www.rbcbankusa.com, www.MoneyPass.com, www.Chase.com, www.Publix.com/Services/Presto or www.UMB.com.
- *Global Network for Purchases* — purchases are allowed anywhere a VISA card is accepted. (That's over 25 million locations worldwide!) In addition, your purchases are debited from your Investment Access Account at the end of every month. This differs from a bank check card, which debits your account the day you make a purchase.
- *Rewards Program* — earn points on purchases and redeem for travel and merchandise online at www.RBCRewardsUSA.com.
- *Warranty Manager Service* — extended warranty protection is given for the items you purchase using your VISA Gold Rewards Card.
- *Purchase Security Service* — replacement, repair or reimbursement coverage is provided for your purchases.
- *Auto Rental Insurance* — provides secondary collision and damage insurance when you rent a car.
- *Emergency Evacuation & Transportation Insurance* — provides coverage if any injury or illness commencing during your trip results in a necessary emergency evacuation.

- *Emergency Medical & Dental Insurance* — provides coverage for medical expenses not paid or payable by your medical insurance incurred as a result of emergency treatment of a sickness or accidental injury occurring during the course of your trip.
- *Travel and Emergency Assistance Service* — use a toll-free telephone number, which is provided for assistance while traveling, including information on road and weather conditions, prescription drug assistance and even legal referrals.
- *Common Carrier Accident Insurance* — provides coverage for death or dismemberment while traveling on an airplane, train, bus or ship.

For more information about these benefits, please review the VISA Guide to Benefits.

In addition, to better serve you, we have worked with our VISA Gold Rewards Card issuer to implement the following policies for your protection.

PURCHASES

To help combat the fraudulent use of VISA cards, merchants will be instructed to call for authorization on purchases exceeding \$15,000.

When the merchant calls for authorization, the VISA operator will instruct the merchant to ask the customer one or two security questions, such as “What is your mother’s maiden name?” or “What was your last purchase using the card?” Once the questions are answered correctly, the transaction is approved.



RBC Wealth Management®

VISA® Gold Rewards Card, continued

If you are planning on traveling or making large transactions that do not fit your normal spending habits on your VISA Gold Rewards Card, please call Client Account Services at 800-933-9946. If we are aware of these types of transactions prior to them occurring, we will be able to better serve you.

Please note: Due to increased fraud, transactions in certain countries are prohibited by the system. For details, contact (800) 933-9946.

CASH ADVANCES/ATM TRANSACTIONS

- Cash advances of \$15,000 or more will be referred for approval. Again, you will be asked specific questions to verify that you are the true cardholder. Some banks or other institutions may have additional procedures for you to follow. Cash advances from bank tellers are subject to a \$5.00 service fee (plus bank charges, if any, plus interest). Please note: Cash advances may be taken in the form of cash or a cashier's check.
- Cash advances at casino teller windows have been eliminated (but casino ATM transactions are still allowed). In addition, the VISA Gold Rewards Card is not authorized for use on Internet gambling sites.
- ATM access requires a PIN (Personal Identification Number). Your card's ATM limits are \$500 per use, and \$2,000 per day, depending on the machine being used. The VISA Gold Rewards Card can be used in the following ATM networks without incurring a fee: RBC Bank, JP Morgan Chase, Publix Presto, United Missouri Bank (UMB) and MoneyPass. Using the card in other ATM networks may incur a fee.

CARD ACTIVATION

- A card activation program is also in place to help protect against fraud. When you receive your VISA Gold Rewards Card, you will find a sticker on the card with a toll-free number to call. You will be asked specific questions to verify that you are the true cardholder. Once verified, your card will be activated.
- After your card has been activated, you may call Client Account Services at (800) 933-9946 to set a customized PIN number, otherwise a system generated PIN number will be mailed to you in five business days.
- If your card is lost or stolen, please call Client Account Services at (800) 933-9946 immediately to prevent unauthorized use of your card.

Also for your protection, our VISA Gold Rewards Card issuer has suggested the following safety tips:

- Remember to sign your card.
- Do not write your PIN on your card.
- Only use an ATM in a visible and secure area.

For more information about the benefits of a VISA Gold Rewards Card, contact your Financial Advisor.

Fees are automatically debited from your Investment Access Account.

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