

RBC Visa Platinum Debit Card



Wealth
Management

Enhanced fraud protection, platinum-level benefits and convenient access to your cash.

The RBC Visa® Platinum Debit card is an important financial tool that is included in your RBC Cash Management Account. Being able to access your cash whenever and wherever is essential to keeping up with your busy life. And keeping your cash and purchases secure is vital to your financial well-being. The Visa Platinum Debit card provides enhanced fraud protection, platinum-level benefits and convenient access to your cash, including:

Security

- Enhanced fraud protection: 2-way fraud alerts—lock and unlock (turn card on and off). Report card stolen in real time, change PIN, tap to pay, manage travel notifications.
- Liability protection: with Visa's Zero Liability Policy, if your card is lost or stolen, you are protected against unauthorized use.¹

Platinum benefits

- Concierge service: enjoy benefits designed to make your life easier. Use your new card to enjoy access to a complimentary 24/7 concierge service. The concierge will attempt to fulfill any request large or small, including assistance with restaurant reservations, event tickets and travel arrangements. Simply call (800) 895-8518.

- Warranty manager service: extended warranty protection is given for the items you purchase using your Visa Platinum Debit Card.
- Purchase security service: replacement, repair or reimbursement coverage is provided for your eligible purchases.
- Collision waiver damage: provides reimbursement for damage due to collision or theft of most rental vehicles.
- Lost luggage reimbursement: provides assistance with common carrier claims procedures and shipment of replacement items.

Convenience

- International acceptance: you can feel confident using your new RBC Visa Platinum card, with worldwide acceptance, everywhere you shop, dine or travel.
- ATM fee reimbursements² and instant access to cash at over 800,000 ATMs worldwide. Free ATM access at PNC Bank and ATMs displaying the MoneyPass or AllPoint logos. To locate a surcharge-free ATM visit www.MoneyPass.com.
- Global network for purchases: your purchases are allowed anywhere Visa is accepted. That's more than 25 million locations worldwide.

- No foreign transaction fees: you can use your card globally without having to pay any foreign transaction fees when using your card overseas.

In addition, to better serve you, we have worked with our RBC Visa Platinum Debit Card issuer to implement the following policies for your protection.

Mobile wealth management

With our RBC Wealth Management Online app, you can connect with us from anywhere. View your accounts, send secure messages and review your investment mix, performance data and other key information in the app. You can also safely and securely deposit checks through the mobile check deposit functionality. Available for your iPhone®, iPad® or Android™ device, the app is free on the App Store® or on Google Play™.

Mobile wallet: Apple Pay® or Google Pay™ option

You can now use Apple Pay or Google Pay with your RBC Visa Platinum Debit Card to make purchases. With the touch of a finger, it's a safe, fast and easy way to pay

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

and go when visiting restaurants, making travel arrangements or shopping. You will also enjoy real-time purchase information—including instant payment receipt—and 24/7 mobile access to your transaction information.

For questions about how to set up Apple Pay or Google Pay with your RBC Visa Platinum Debit Card, please call card services at (866) 689-6101 and press 5 to speak with a representative.

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 will be approved.

If you are planning on traveling or making large transactions that do not fit your normal spending habits on your Visa Platinum Debit Card, please call client support 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

- Use your Visa Platinum Debit card to get immediate cash back when making point-of-sale transactions using your PIN at participating merchants.
- 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.
- 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 service fee. Please note: cash advances may be taken in the form of cash or a cashier’s check.

Card activation

- A card activation program is also in place to help protect against fraud. When you receive your Visa Platinum Debit 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. If you have more than one RBC Visa Platinum Debit Card, one call will activate them all.
- You may set a customized PIN number during card activation or any time after activation by calling Client Support Services at (800) 933-9946.

- If your card is lost or stolen, please call client support services immediately at (800) 933-9946 to prevent unauthorized use of your card. Operators are standing by 24/7 to assist you.

Also for your protection: 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 Platinum Debit card, contact your financial advisor.

1. Visa’s Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.
2. Clients who have achieved Premier Client Services (“Premier”) status receive unlimited ATM fee reimbursements. To qualify for Premier status, you must have more than \$600,000 in total household assets or generate more than \$5,000 in total household commissions paid in the previous 12 months. Please contact your Financial Advisor for details about the Premier Client Service program. Clients who have not achieved Premier status are reimbursed up to a maximum of \$240 in ATM surcharge fees per year. RBC will rebate ATM surcharge fees monthly. The ATM surcharges will be calculated as the sooner of four (4) ATM surcharges or up to a maximum of \$20 per calendar month. Thereafter, the standard ATM surcharges fees will apply. RBC may impose limits for security purposes or when the card transactions and ATM surcharge fee reimbursements exceed normal conditions.

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Google Pay is a trademark of Google LLC.