Royal Bank

Information Box for the RBC® Visa Infinite‡ Avion®, RBC Visa‡ Platinum Avion and RBC Avion Visa Infinite Privilege‡ Credit Cards (subject to change)

Annual Interest Rate	Purchases: **19.99%** Cash advances: **22.99%** These interest rates are in effect on the date your credit card account is opened (whether or not your card is activated). Your interest rate will increase to **24.99%** on purchases and **27.99%** on cash advances for at least **6** months if you do not make your minimum payment by the payment due date and you have not paid it by the date we prepare your next statement **2** or more times in any **12** month period. This will take effect in the third statement period following the missed payment that caused the rate to increase.
Interest-free Grace Period	You will benefit from an interest-free period of at least **21** days for new purchases and fees if you pay your statement balance in full by the payment due date shown on your statement. If you do not pay your statement balance in full by the payment due date, you must then pay interest on all purchases and fees shown on that month's statement from the transaction date until we receive your payment for the total amount you owe. There is no interest-free period for cash advances. Cash withdrawals, balance transfers, use of RBC Royal Bank® credit card cheques, certain bill payments and cash-like transactions are all cash advances. Interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe.
Minimum Payment	**$10** plus interest and fees, or your full statement balance if it is less than the sum of **$10** plus interest and fees. Any previously unpaid minimum payments will also be included.
Foreign Currency Conversion	Transactions in a foreign currency are converted to Canadian dollars no later than the date we post the transaction to your credit card account at an exchange rate that is **2.5%** over a benchmark rate Royal Bank of Canada pays on the date of conversion.
Annual Fee	**RBC Visa Infinite Avion and RBC Visa Platinum Avion – $120** for the primary card and **$50** for each additional card. **RBC Avion Visa Infinite Privilege – $399** for the primary card and **$99** for each additional card. Annual fees are charged on the first day of the month following account opening (whether or not the card is activated) and annually thereafter on the first day of that same month.
Other Fees	Cash Advance Fees: **$3.50** for (i) cash withdrawals or cash-like transactions, in Canada, or (ii) bill payments or balance transfers made at an introductory interest rate offered to you at account opening or at your standard interest rate. **$5.00** if cash withdrawal or cash-like transaction occurs outside Canada. No fee on credit card cheques at your standard or introductory interest rate. Promotional Rate Fee: Up to **3%** of the transaction amount when you take advantage of a promotional interest rate offered to you after account opening, by writing a credit card cheque or making a balance transfer during the promotional period. The exact Promotional Rate Fee will be disclosed at the time the offer is made to you. Cash Advance and Promotional Rate fees are charged within **3** business days from when the transaction is posted to your account. Dishonoured Payment: **$45** charged on the date the payment reversal is posted for a payment to your credit card account returned for any reason. Overlimit: **$29** if your balance exceeds your credit limit at any time during your monthly statement period, charged on the day your balance exceeds your credit limit and on the first day of each subsequent statement period if your balance remains overlimit. Fee charged once per statement period. (Applies to the Visa Infinite Avion and Visa Platinum Avion cards only.) Additional copies: **$5** for monthly statement charged within **3** business days from when the copy was requested. **$1.50** charged within **3** business days from each statement update at an ATM or branch. **$2** for transaction receipt that does not relate to the current statement. Fee is charged each time the situation occurs.

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