



Your WestJet RBC® World Elite Mastercard[‡]

Benefits Guide

Get to know your new WestJet RBC World Elite Mastercard – the travel rewards credit card that saves you money on travel. Receive exclusive perks like free first checked bags when you pay with your card¹ and get an annual round-trip companion voucher for travel to any WestJet destination starting from \$119 (plus taxes, fees, charges and other ATC).² Unlock your next companion voucher when you spend \$5,000 annually on your card.² You can also choose to exchange your companion voucher for a 30% flight discount for one traveller⁷, a \$200 WestJet Vacations or Sunwing Vacations voucher⁸, or two lounge passes.⁹

Turn everyday spending into travel savings – faster. Earn 2 WestJet points per \$1 spent on WestJet flights or WestJet Vacations or Sunwing Vacations³, as well as grocery stores, gas, electric vehicle charging, public transit and rideshare.⁴ Plus, earn 1.5 points per \$1 spent on all other purchases.⁴

Then use your WestJet points to pay for all or part of your flights (including taxes and fees), vacation packages, and more. Start redeeming with as few as 2,500 points.⁵

With the WestJet RBC World Elite Mastercard, you are automatically enrolled as a WestJet Rewards member to help you keep track of your WestJet points. A WestJet Rewards ID has been emailed to you (if you did not already have one). Please update/verify your WestJet Rewards account information at westjet.com/account.

Don't forget to [sign up for WestJet emails](#) to be the first to know about exclusive WestJet Rewards offers, seat sales, deals and more.



Save money on travel



Earn WestJet points



Redeem WestJet points



World Elite Mastercard benefits



Premium insurance coverage



More value



Important information

[View Legal Disclaimers](#)

> Save money on travel

- First checked bags free on WestJet flights for the primary cardholder and up to eight additional guests travelling on the same reservation when booking with your WestJet RBC World Elite Mastercard.¹
- World Elite companion voucher that can be redeemed anywhere WestJet flies starting at \$119 (plus taxes, fees, charges and other ATC).² Unlock your next companion voucher when you spend \$5,000 annually on your card.²

Redeem for:

Travel to Canada and the continental US		Everywhere else WestJet flies	
Economy fares: \$119[^]	Premium fares: \$219[^]	Economy fares: \$399[^]	Premium fares: \$499[^]

[^] Plus taxes, fees, charges and other ATC.

Or exchange your companion voucher for any of the following⁶:

A 30% flight discount for solo travellers ⁷	A \$200 credit towards a WestJet Vacations package ⁸	A \$200 credit towards a Sunwing Vacations package ⁸	2 lounge passes⁹
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> Earn WestJet points



Use your WestJet RBC World Elite Mastercard for everyday purchases – no matter how big or small – and watch your WestJet points add up. Earn WestJet points every day – with no blackout dates, no earning limits, and no expiry.

- 2 points for every dollar spent on grocery stores, gas, electric vehicle charging, public transit and ride share purchases.⁴
- 2 points for every dollar you spend on WestJet flights or WestJet and Sunwing Vacation packages.³
- 1.5 points for every dollar you spend on all other eligible purchases.⁴

> Redeem WestJet Points

- Use your WestJet points to cover the full or partial cost of your flight, including taxes, fees, and surcharges. Start redeeming with as few as 2,500 points.⁵
- Redeem your points for seat selection, checked bags, or cabin upgrades. Enjoy added comfort, convenience, and control every time you take off.⁵
- Access exclusive fares available only to WestJet Rewards members and stretch your points further on every booking.¹²
- Not heading out just yet? Redeem your WestJet points at the WestJet Rewards eStore for gift cards, tech, home essentials, and more from your favourite brands.⁵

> A Status Lift can bring more rewards

The WestJet RBC World Elite Mastercard is taking you higher with Status Lift.¹⁵ As a cardholder your everyday purchases could now bring you closer to achieving top-tier status with WestJet, giving you more benefits such as lounge passes, priority boarding, advance seat selection, higher earn rates on WestJet points and more.

Visit westjet.com/statuslift.

> WestJet's Member Exclusive fares unlock extra savings for you

Get discounts with Member Exclusive fares when you pay for the entire base fare with WestJet points.¹²

- Member Exclusive fares offer great value, with exclusive discounts, when you pay the full base fare with WestJet points.¹² Find savings with new options to book in Economy, Premium and Business. Sign in before you search to see when Member Exclusive fares are available for booking.
- If you don't have enough WestJet points to cover the whole fare, don't worry. You can still use your WestJet points on any regularly published fare as a partial redemption to reduce the cost of your flight.⁵ No blackouts, which means WestJet points can even be used on seat sale fares.

> 3 ways to get airport lounge benefits

- Exchange your annual World Elite companion voucher for two complimentary WestJet Lounge vouchers.⁹ [Learn how](#).
- Get access to the WestJet Lounge for yourself and guests when you achieve Silver, Platinum and Gold tier status. WestJet RBC World Elite Mastercard cardholders can get closer to achieving their next tier status with [Status Lift](#),¹⁵ through qualifying spend on their credit card.
- Enjoy the Mastercard Travel Pass Program provided by DragonPass¹⁴ and benefit from access to 1,300+ airport lounges worldwide, plus valuable airport dining and spa offers. Download the Mastercard Travel Pass app and register or visit mastercardtravelpass.dragonpass.com.

To learn more about all your lounge benefits, visit westjet.com/worldelitecardholderbenefits.

> Premium insurance coverage

Travel with confidence

Your WestJet RBC World Elite Mastercard comes with a full suite of travel insurances, including:

- Trip Cancellation Insurance¹⁷
- Out-of-Province/Country Emergency Medical Insurance¹⁸
- Trip Interruption Insurance¹⁶
- Flight Delay Insurance¹⁸
- Travel Accident Insurance¹⁸
- Auto Rental Collision/Loss Damage Waiver Insurance¹⁹
- Delayed Baggage Insurance¹⁸
- Hotel/Motel Burglary Insurance¹⁸
- Purchase Security and Extended Warranty Insurance¹⁸
- Mobile Device Insurance¹⁷

> World Elite Mastercard benefits

Your WestJet RBC World Elite Mastercard brings you great benefits so you can get even more from your card — at home or a world away.

- Stay connected with FlexiRoam: Get up to 15% off a Global Data Roaming plan plus up to 3GB of data, free.¹³
- On-Demand and Subscription Services: Get valuable benefits and offers from a variety of on-demand apps and subscription services.¹³

Discover all of the benefits you can start enjoying now at [mastercard.ca/worldelite](https://www.mastercard.ca/worldelite).

> More value

Earn more Be Well points at Rexall



Get 50 Be Well[‡] points for every \$1 spent on eligible purchases when you scan your Be Well card and shop at Rexall with any linked RBC card.²⁰

rbc.com/rexall

Enjoy unlimited \$0 delivery fees with DoorDash



Get a complimentary DashPass[‡] subscription from DoorDash[‡] for 12 months and enjoy unlimited deliveries from qualifying restaurants you love – with \$0 delivery fees on orders of \$15+ when you pay with your WestJet RBC World Elite Mastercard!²¹

rbc.com/doordash

Earn more Petro-points



Save 3¢/L on gas¹⁰ at Petro-Canada[‡] with every fill-up, plus earn 20% more Petro-Points^{‡,11} when you link your WestJet RBC World Elite Mastercard. [Details](#).

> Important information

RBC Royal Bank® 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 a week

In Canada/U.S.: 1-800 ROYAL 1-2 (1-800-769-2512)

International: (Access code) 800 ROYAL 5-2-3 or (access code) (800-769-25523)

Collect: 514-392-9167

If you prefer not to have telephone access to your account information, please call 1-800 ROYAL 1-2 (1-800-769-2512) to disable this service.

WestJet points

To check your account balance or update your WestJet Rewards account details, please visit westjet.com/account.

To redeem your WestJet points for flights, visit westjet.com, log in to your WestJet app or call 1-888-WESTJET (1-888-937-8538).

To redeem your WestJet points for a WestJet Vacations package, please visit westjet.com/vacations or call 1-877-737-7001.

To redeem your WestJet points for a Sunwing Vacations package, visit sunwing.ca or call 1-877-786-9464.



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¹ The Free First Checked Bag benefit is available to the primary cardholders of a WestJet RBC World Elite Mastercard (“Eligible Primary Cardholders”) and up to eight (8) additional guests travelling on the same reservation, provided that (i) the ticket purchase (original and/or exchange) is paid for with a WestJet RBC World Elite Mastercard (“Eligible Card”); and (ii) the Eligible Cardholder’s 9-digit WestJet Rewards ID appears on the reservation at the time of check-in.

The Free First Checked Bag benefit will apply if a booking is made entirely (or partially, in combination with an Eligible Card) using any of the following (or any combination of the following), as long as the Eligible Primary Cardholder’s WestJet Rewards ID appears on the reservation at the time of check-in: (a) redemption of WestJet points; (b) Travel Bank; or (c) WestJet gift card. “WestJet” or “WestJet Vacations” must appear as the merchant of record for the form of payment. This means that a WestJet flight or a WestJet Vacations package purchased from a travel agency, Visa Checkout or a third-party booking site, may not be eligible for the First Free Checked Bag benefit.

The Free First Checked Bag benefit will be cancelled if the account associated with the Eligible Card is closed for any reason. Guests with reservations booked prior to becoming an Eligible Primary Cardholder are eligible for the Free First Checked Bag benefit, as long as the Eligible Primary Cardholder’s WestJet Rewards ID is added to the reservation prior to check-in.

The Free First Checked Bag benefit is valid only on itineraries marketed and wholly operated by WestJet. The Free First Checked Bag benefit is not valid (i) for companions when travelling on a group booking (10+ guests on the same reservation); (ii) on WestJet Vacations Quebec or Sunwing Vacations bookings; or (iii) when travelling with WestJet’s codeshare or interline partners.

Size and weight of baggage must comply with WestJet’s standard checked baggage allowance. Any piece of baggage exceeding the size or weight allowance is subject to all applicable oversized weight and size restrictions and fees.

Complete details are available at westjet.com/fees. This benefit may only be used as described and has no monetary or other exchange value.

² As the primary cardholder with a WestJet RBC World Elite Mastercard (“Eligible Primary Cardholders”), once approved for the WestJet RBC World Elite Mastercard, please allow 4-6 weeks from the transaction date of your first purchase for the World Elite companion voucher (“Welcome World Elite Companion Voucher”) to appear on your WestJet Rewards account, accessible at westjet.com/account. The Welcome World Elite Companion Voucher is available to new Eligible Primary Cardholders only. Existing or former Eligible Primary Cardholders, applying for or transferring to a WestJet RBC World Elite Mastercard, as well as additional cardholders (co-applicant and authorized users), are not eligible for the Welcome World Elite Companion Voucher.

For new Eligible Primary Cardholders as of November 5, 2025 onwards: twelve (12) months following the opening of your WestJet RBC World Elite Mastercard credit card account and annually thereafter, you will receive a round-trip World Elite companion voucher (“Annual World Elite Companion Voucher”) if a minimum of \$5,000 in net purchases (less credits and refunds, and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) (“Minimum Annual Spend”) is posted to your credit card account in the 12-month period following the issuance of your previous World Elite companion voucher (“Voucher Earn Year”). If the Minimum Annual Spend is met in a given Voucher Earn Year, the Annual World Elite Companion Voucher will be awarded 4-6 weeks after the WestJet RBC World Elite Mastercard annual fee for that year is charged. For new Eligible Primary Cardholders, Minimal Annual Spend will be tracked following the issuance of the Welcome World Elite Companion Voucher on or after November 5, 2025 for the subsequent Voucher Earn Year.

For existing Eligible Primary Cardholders prior to November 5, 2025: the Minimal Annual Spend will be tracked following the issuance of the Annual World Elite Companion Voucher on or after November 5, 2025 for the subsequent Voucher Earn Year.

For an Eligible Primary Cardholder to receive a companion voucher, their WestJet RBC World Elite Mastercard credit card account must be open and in good standing at the time the companion voucher is awarded. Terms and conditions for the Annual World Elite Companion Voucher, Minimum Annual Spend and Voucher Earn Year are established by WestJet, not Royal Bank of Canada, and WestJet reserves the right to cancel, modify or withdraw this benefit at any time. For complete details, visit westjet.com/companion-voucher.

Each companion voucher can be redeemed by an Eligible Primary Cardholder for: (i) one (1) round-trip flight for \$119 for UltraBasic, Econo and EconoFlex fares (“Economy Fares”) for travel in Canada or the continental United States or one (1) round-trip flight for \$219 for Premium and PremiumFlex fares (“Premium Fares”); or (ii) one (1) round-trip flight to/from the rest of the WestJet network for \$399 for Economy Fares or for \$499 for Premium Fares. Any additional taxes, fees, charges and ATC (Air Transportation Charges) applicable to the ticket must be paid at time of booking. Unless otherwise stated, companion voucher fees are quoted in Canadian dollars (CAD) and are quoted for flights originating in Canada. Companion voucher bookings originating outside of Canada will be in the currency of the departure country. Visit westjet.com/companion-voucher for complete details. Additional fees may apply for bookings made via the Contact Centre.

A companion voucher may only be used: (i) for all published and eligible Economy Fares and Premium Fares wholly marketed and operated by WestJet; (ii) if the companion is travelling with you on the same itinerary; and (iii) for new bookings made through westjet.com or WestJet’s Contact Centre. A World Elite companion voucher cannot be: (i) used for Business, BusinessFlex or Member Exclusive fares; (ii) applied to existing reservations; or (iii) used for group bookings, WestJet Vacations, WestJet Vacations Quebec or Sunwing Vacations bookings. Other terms and conditions apply. Visit westjet.com/companion-voucher for complete details.

³ Earn (i) 2 WestJet points per \$1 spent on eligible WestJet flights, WestJet Vacations packages and Sunwing Vacations packages (“Eligible Travel”), and (ii) 1.5 WestJet points per \$1 spent on all other purchases when you pay with your WestJet RBC World Elite Mastercard. The additional 0.5 WestJet point you earn per \$1 spent on Eligible Travel (a) is in addition to the 1.5 WestJet points per \$1 you earn on all other purchases and is calculated separately, and (b) will only be awarded if WestJet, WestJet Vacations or Sunwing Vacations appears as the merchant on your monthly credit card statement. This means that if you purchase Eligible Travel from a travel agency or a third-party booking site, you may not be eligible for the additional 0.5 WestJet point per \$1, and in no event will Royal Bank of Canada be liable or responsible for any claims should this happen. WestJet points are earned on net purchases only; they are not earned on cash advances (including 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, and credits for returns and adjustments will reduce or cancel the WestJet points earned by the amounts originally charged.

⁴ Earn (i) 2 WestJet points per \$1 spent on eligible purchases in the following categories: Grocery Stores and Supermarkets, Gas, Electric Vehicle Charging, and Public Transit including Rideshare (“Eligible Purchases”) made from merchants that are classified by the following eligible Mastercard’s Merchant Category Codes (“Eligible MCCs”), and (ii) 1.5 WestJet points per \$1 spent on all other purchases when you pay with your WestJet RBC World Elite Mastercard.

Eligible MCCs:

Grocery Stores and Supermarkets MCCs

5411 Grocery Stores and Supermarkets Gas, Electric Vehicle Charging, Public Transit (including Rideshare) MCCs

5541 Service Stations (With or without Ancillary Services)

5542 Automated Fuel Dispensers

5552 Electric Vehicle Charging

4121 Taxicabs and Limousines

4111 Transportation: Suburban and Local Commuter Passenger, including Ferries

The additional 0.5 WestJet point you earn per \$1 spent on Eligible Purchases (i) is in addition to the 1.5 WestJet points per \$1 you earn on all other purchases and are calculated separately, and (ii) will only be awarded on Eligible Purchases made from merchants that are classified by an Eligible MCC. As an example, this means that even though a merchant may sell groceries, a purchase made at this merchant may not necessarily qualify for the additional 0.5 WestJet points per \$1 if the merchant is not classified by an Eligible MCC. Also, a merchant that is not classified by an Eligible MCC may be located on the premises of another vendor that is classified by an Eligible MCC, and Eligible Purchases made from this merchant may not qualify for the additional 0.5 WestJet points per \$1.

Royal Bank of Canada (“Royal Bank”) cannot guarantee whether a merchant is classified by an Eligible MCC and in no event will Royal Bank be liable or responsible for any claims with respect to Eligible Purchases made from a merchant that is not classified by an Eligible MCC. WestJet points are earned on net purchases only; they are not earned on cash advances (including 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, and credits for returns and adjustments will reduce or cancel the WestJet points earned by the amounts originally charged. Royal Bank and WestJet reserve the right to cancel, modify or withdraw this benefit at any time.

⁵ WestJet points can be used towards payment of (1) WestJet-marketed base fares; (2) certain WestJet ancillaries, such as checked baggage, cabin upgrades and pre-reserved seats; (3) all taxes, fees and other ATC (Air Transportation Charges) on WestJet-marketed flights; (4) WestJet Vacations packages, eligible Sunwing Vacations packages or WestJet Vacations Quebec packages; (5) purchases from participating designated partners; and (6) purchases through the WestJet eStore. No retroactive redemption of WestJet points will be permitted. Minimum redemption of 2,500 WestJet points applies when purchasing UltraBasic, Economy, Premium and Business fares; the entire base fare and other Air Transportation Charges (Other ATC) must be paid with WestJet points when purchasing a Member Exclusive fare. A minimum redemption amount of 5,000 WestJet points per booking applies for WestJet Vacations package bookings, Sunwing Vacations package bookings or WestJet Vacations Quebec package bookings. Other restrictions may apply and are subject to change at any time. Full details available at westjet.com/redeem.

⁶ Terms and conditions for the companion voucher are established by WestJet, not Royal Bank of Canada. WestJet reserves the right to cancel, modify or withdraw these benefits at any time. Terms and conditions of these benefits are subject to the WestJet Rewards Program Terms and Conditions at the time of exchange. WestJet, not Royal Bank of Canada, is solely responsible for the terms of the WestJet Rewards Program. For complete details, visit westjet.com/companion-voucher.

⁷ Primary cardholders with a WestJet RBC World Elite Mastercard or WestJet RBC Mastercard (“Eligible Primary Cardholders”) may exchange each valid companion voucher for a discount code, for one-time use off the base fare, for one traveler, for a WestJet flight throughout the WestJet network. All requests to exchange a companion voucher for a discount code can be made by logging in to your WestJet Rewards account, accessible at westjet.com/account or in the mobile app, prior to the expiry of the companion voucher. Once an Eligible Primary Cardholder exchanges their companion voucher for a discount code, an email will be sent to them within 24 hours and the discount code will be displayed in the “other” section of their account immediately.

Receive a discount, for one traveler, for one-time use, off the base fare of a WestJet-operated flight.

Discount codes are valid for new bookings only and cannot be applied to existing reservations.

30-day advance purchase is required.

The discount is applied to the base fare of the flight and does not include a discount off the taxes, fees, or other charges. Discount amount is specified in the email sent.

Discount can be used for a one-way, round-trip or multi-city booking for one traveler.

The discount codes have an expiry date of 60-90 days after date of issue. The discount code is valid for bookings until the end of the month, two months after the month in which the code is exchanged. For example, if a companion voucher is exchanged for a discount code on February 17th, the discount code will be valid for bookings until April 30th. Travel can take place up to the end of the flight schedule.

Valid for use on UltraBasic, Econo and EconoFlex fares only. (excludes Premium, PremiumFlex, Business and BusinessFlex)

No blackout dates for flights within Canada. For travel outside of Canada blackout dates may apply.

The discount code cannot be combined with other discount codes, companion vouchers, Member Exclusive Fares or used on WestJet Vacations packages.

Flight Eligibility: Discount codes are valid only on flights marketed and operated by WestJet, not on code-share or interline flights with other airlines

Only one discount code may be used per booking

No cash value. Non-refundable

Once an Eligible Primary Cardholder has requested an exchange of a companion voucher for a discount code, the request will be considered final and cannot be cancelled or reversed. Any changes or cancellations to discount code bookings must be made online or by calling 1-888-937-8538. If the booking is changed or cancelled after the discount code expiry date, the discount will no longer apply.

⁸ Primary cardholders with a WestJet RBC World Elite Mastercard (“Eligible Primary Cardholders”) may exchange each valid World Elite companion voucher for a \$200 WestJet Vacations or Sunwing Vacations future travel credit (“FTC”). All requests to exchange a World Elite companion voucher for a WestJet Vacations or Sunwing Vacations FTC can be made by logging in to your WestJet Rewards account, accessible at westjet.com/account or in the mobile app.

All requests to exchange a World Elite companion voucher for a WestJet Vacations or Sunwing Vacations FTC must be exchanged in your WestJet Rewards account prior to the World Elite companion voucher expiry date. Eligible Primary Cardholders will be able to view the FTC and the expiry date(s) of the FTC in the email sent within 24 hours of the exchange. Sunwing Vacations and WestJet Vacations FTC will have the same expiry date as the World Elite companion voucher used for the exchange, which means a booking must be made prior to the expiry date and travel is allowed till the end of the flight schedule.

Once an Eligible Primary Cardholder has requested an exchange of a World Elite companion voucher for a FTC, the request will be considered final and cannot be cancelled or reversed. FTCs can be applied towards the full value of the booking, including taxes and fees on a WestJet-operated flight. Any remaining value on the FTC after the expiry date will be forfeited. The FTC may be used toward more than one new booking so long as it is valid, the person named on the FTC is travelling and until such time the value of the FTC is drawn down to zero. This FTC holds no cash value, is non-transferable, and is not valid toward group travel bookings.

⁹ Primary cardholders with a WestJet RBC World Elite Mastercard (“Eligible Primary Cardholders”) may exchange each valid World Elite companion voucher for two (2) one-time use lounge access vouchers at WestJet partner airport lounges (“Lounge Vouchers”). Additional cardholders(s) (co-applicant and authorized user(s)) on the WestJet RBC World Elite Mastercard credit card account are not eligible for the Lounge Vouchers. All requests to exchange a World Elite companion voucher for Lounge Vouchers must be exchanged in your WestJet Rewards account, and used as a lounge voucher prior to the expiry. Eligible Primary Cardholders will be able to view the Lounge Vouchers and their expiry date(s) within the Vouchers section of their WestJet Rewards account. Lounge Vouchers will have the same expiry date as the World Elite companion voucher used for the exchange. If you have multiple World Elite companion vouchers, the first to expire will be the first one exchanged. Sign in to see available vouchers at westjet.com. If a Lounge Voucher expires after an Eligible Primary Cardholder has exchanged a World Elite companion voucher but before the Lounge Voucher has been redeemed, the Lounge Voucher will not be valid. Once an Eligible Primary Cardholder has requested an exchange of a World Elite companion voucher for (2) Lounge Vouchers, the request will be considered final and cannot be cancelled or reversed.

Lounge Vouchers may be used by the Eligible Primary Cardholder and their accompanied guests. Guests/companions may only use Lounge Vouchers when accompanied by the Eligible Primary Cardholder and taking a same-day WestJet flight from the same airport. If the Eligible Primary Cardholder already has access to WestJet partner lounges through Platinum, Gold or Silver status, Lounge Vouchers may be used for additional guests/companions accompanying them. Lounge Vouchers are valid at WestJet partner airport lounges only, up to three hours before flight departure. Visit westjet.com/lounges for a current list of lounges. A valid boarding pass displaying the Eligible Primary Cardholder’s WestJet Rewards ID and a WestJet flight number for a departing flight must be presented at time of lounge entry: a printed voucher is not required for redemption. Lounge Vouchers are valid when travelling on WestJet-marketed flights only (identified by a WS carrier code preceding the flight number); not valid when travelling on partner-marketed itineraries.

Lounge Vouchers may only be used as described, have no monetary or other exchange value and are non-transferable. Unused World Elite companion vouchers and Lounge Vouchers will automatically be cancelled on the date your WestJet RBC World Elite Mastercard account is closed. Royal Bank of Canada and WestJet reserve the right to modify, cancel or withdraw this offer at any time, even after acceptance by you. Terms and conditions of the Lounge Voucher are established by WestJet and WestJet reserves the right to change or withdraw this offer at any time. For full details on Lounge Voucher visit westjet.com/loungevoucher.

¹⁰ To participate in this offer, you must have an RBC debit or credit card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) (“RBC Card”). RBC business clients will only be able to link up to two (2) business credit cards and one (1) business debit card to a Petro-Points 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. A linked RBC Card means an RBC Card linked to a Petro-Points Account. Your 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.

¹¹ 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 normally earn, in accordance with the Petro-Points terms and conditions available at petro-points.com/terms. Petro-Points are not awarded on tobacco products, vaping products, gift cards, transit tickets and taxes on non-petroleum purchases.

¹² Within the Economy cabin, the Member Exclusive Economy is discounted off the Econo fare bundle. Within the Premium cabin, the Member Exclusive Premium is discounted off the Premium fare bundle. Within the Business cabin, the Member Exclusive Business is discounted off the Business fare bundle. Member Exclusive fares are not discounted off the following fare bundles: UltraBasic, EconoFlex, PremiumFlex and BusinessFlex.

¹³ For full terms and conditions, visit mastercard.ca/worldelite.

¹⁴ Mastercard Travel Pass, provided by DragonPass, is being provided as a benefit to cardholders with eligible and valid WestJet RBC World Elite Mastercard cards. Each eligible World Elite Mastercard cardholder is entitled to a complimentary membership to DragonPass Airport Lounges Program (as long as they remain a World Elite Mastercard cardholder). Access to participating DragonPass Airport Lounges is at the cost of US\$32 per person (subject to change), per visit, and lounge access charges will be billed to the World Elite Mastercard card connected to the cardholder’s DragonPass membership. DragonPass benefits do not apply to all lounges, including (as of May 30, 2022) the Calgary WestJet Elevation lounge. To view a full list of participating DragonPass Airport Lounges, their facilities, opening times and restrictions, cardholders can visit airport.mastercard.com. By using this benefit, you agree to all of the DragonPass terms and conditions, including privacy and security policies available at mastercardtravelpass.dragonpass.com. These policies may be amended or updated at any time and without notice. RBC reserves the right to modify or cancel this benefit at any time and without notice. Mastercard Travel Pass, DragonPass Airport Lounges and associated services are provided by DragonPass, not Royal Bank of Canada (“RBC”), and RBC is not responsible for any claims or damages arising from the use of the Mastercard Travel Pass or the DragonPass Airport Lounges services. Mastercard reserves the right to cancel, modify or withdraw this benefit at any time, even after you have enrolled in Mastercard Travel Pass.

- ¹⁵ Effective April 30, 2025, primary cardholders on a WestJet RBC World Elite Mastercard and/or WestJet RBC World Elite Mastercard for Business credit card account ("Eligible Cardholder(s)") will have access to an improved version of "Status Lift", an annual benefit to help Eligible Cardholders achieve the Silver, Gold or Platinum status faster each year, by providing them with a supplemental method to earn tier qualifying spend.
- Eligible Cardholders will earn the equivalent of 200 CAD in tier qualifying spend ("Status Lift") for every \$5,000 in Eligible Purchases ("Status Lift Qualifying Spend") charged to their WestJet RBC World Elite Mastercard and/or WestJet RBC World Elite Mastercard for Business credit card account (each, an "Eligible RBC World Elite Account") during a Status Lift Qualifying Year (as defined below). Status Lift(s) will be added to their other tier qualifying spend and count towards reaching their next WestJet Rewards tier. If an Eligible Cardholder has two (2) Eligible RBC World Elite Accounts, the Eligible Purchases (as defined below) made with both accounts will be combined towards reaching the Status Lift Qualifying Spend.
- "Eligible Purchases" means the total of net purchase transactions, made by all cardholders on the Eligible RBC World Elite Account, that appear on the Eligible RBC World Elite Account monthly statements prepared during a Status Lift Qualifying Year, minus returns, other credits, fees, interest charges, and cash advances (such as balance transfers, cash-like transactions and bill payments that are not pre-authorized charges set up with a merchant).
- "Status Lift Qualifying Year" means January 1 to December 31 of each calendar year. For new Eligible RBC World Elite Accounts, it means the period between the first Eligible RBC World Elite Account monthly statement date, and December 31.
- A Status Lift may be awarded up to fifty (50) times per Status Lift Qualifying Year, which is equivalent to \$10,000 in tier qualifying spend. A Status Lift will be awarded approximately ten (10) business days after the monthly statement date for which the Status Lift Qualifying Spend is reached.
- For each Status Lift Qualifying Year, Status Lifts are awarded based on the total Eligible Purchases posted to an Eligible RBC World Elite Account(s) until the December monthly statement date (that is the date the statement is prepared). This means that some purchases made in December may not count towards the Status Lift Qualifying Spend for that Status Lift Qualifying Year. For example, if monthly statements are prepared on the 27th day of each month and a purchase is made on December 28, the transaction will be posted to the January monthly statement and will not count towards the Status Lift Qualifying Spend for the current Status Lift Qualifying Year. Status Lift(s) and Eligible Purchases will reset to zero (0) at the start of each Status Lift Qualifying Year.
- For an Eligible Cardholder to earn a Status Lift, their Eligible RBC World Elite Account must be open and in good standing at the time the Status Lift is awarded. If an Eligible RBC World Elite Account is closed before the end of a Status Lift Qualifying Year, WestJet reserves the right to remove any Status Lift(s) and/or tier upgrade(s) the Eligible Cardholder may have received through this benefit.
- Tier qualifying spend earned through Status Lift have no monetary or other exchange value, and cannot be sold or transferred. WestJet and Royal Bank of Canada reserve the right to change or withdraw the Status Lift benefit at any time.
- ¹⁶ Coverage underwritten by RBC Insurance Company of Canada. Trip Interruption Insurance is subject to a maximum limit of \$5,000 for each Covered Person, per trip, for a total maximum of \$25,000 when the covered reason occurs during your trip. This coverage provides reimbursement for the non-refundable unused portion of your prepaid travel arrangements purchased with your WestJet RBC World Elite Mastercard and/or WestJet points due to a covered risk, including the extra costs of economy class transportation to your departure point.
- ¹⁷ Trip Cancellation Insurance will reimburse only the cancellation penalties in effect at the time of the cause of cancellation when you purchase your trip with your WestJet RBC World Elite Mastercard and/or WestJet points. The maximum amount covered under the Trip Cancellation Insurance for each covered person is \$1,500 per trip to an overall maximum of \$5,000. Coverage is for eligible trip cancellations that occur on or after November 5, 2025.
- Mobile Device Insurance provides coverage of up to \$1,500 in the event your mobile device fully purchased with your WestJet RBC World Elite Mastercard and/or WestJet points is lost, stolen, suffers accidental damage or experiences mechanical failure. Coverage is for eligible events that occur on or after November 5, 2025.
- Insurance coverages are underwritten by RBC Insurance Company of Canada except for Auto Rental Collision/Loss Damage Waiver Insurance, which is underwritten by Aviva General Insurance Company. Insurance benefits are available to Canadian residents only and are subject to terms, conditions, limitations, and exclusions. For details on the insurance coverages, a copy of your updated Certificate of Insurance is available at rbcrooyalbank.com/credit-cards/cardholders/documentation.html.
- ¹⁸ Coverage underwritten by Aviva General Insurance Company. Insurance benefits are available to Canadian residents only and are subject to terms, conditions, limitations, and exclusions. For details on the insurance coverages, refer to the [Certificate of Insurance](#).
- ¹⁹ Coverage underwritten by RBC Insurance Company of Canada. Insurance benefits are available to Canadian residents only and are subject to terms, conditions, limitations, and exclusions. For details on the insurance coverages, refer to the [Certificate of Insurance](#).
- ²⁰ To participate in this offer, you must have an eligible RBC Debit Card, Personal Credit Card or Business Credit Card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("RBC Card"). An "Eligible RBC Credit Card" is any RBC personal credit card, excluding RBC Avion® Visa Infinite Business[‡], RBC Visa CreditLine for Small Business[™], RBC Visa Business, RBC Business Cash Back Mastercard and RBC Avion Visa Business. RBC Business Owners will only be able to link up to two (2) Business Credit Cards and one (1) RBC Debit Card to a Be Well Card. For complete details, including the definition of the capitalized terms used in the disclosures below, please see the full Terms and Conditions at rbcrooyalbank.com/credit-cards/documentation/pdf/rexall-terms.pdf. You must be enrolled in RBC Online Banking in order to link your RBC Card to your Be Well Card. Card linking may take up to two (2) business days to process before Be Well points can be applied to purchases. Each time you scan your Be Well Card and pay with your Linked RBC Card, you will earn 50 Be Well points for every \$1 spent on eligible purchases at Rexall Locations. For full details and defined terms, see the Be Well Terms and Conditions available at letsbewell.ca/terms-conditions. Be Well points are not awarded on taxes, tobacco products, products containing codeine, lottery tickets, alcohol, bottle deposits, gift cards, prepaid cards and wireless or long distance phone cards, event tickets, transit tickets and passes, post office transactions, stamps, passport photos, cash back, gifts with purchases, delivery charges, environmental levies, Home Health Care services/rentals and any other products or services that we may specify from time to time or where prohibited by law.
- ²¹ To receive a complimentary DashPass subscription for \$0 delivery fees on orders of \$15 or more at eligible restaurants when you pay with your WestJet RBC World Elite Mastercard, you must subscribe to DashPass by adding your WestJet RBC World Elite Mastercard, accept the DoorDash terms and conditions and activate your benefit by clicking "Activate Free DashPass". For full program details, visit rbc.com/doordash/terms. If you are an existing DashPass subscriber and have already added your WestJet RBC World Elite Mastercard to your account, you must activate your benefit by clicking "Activate Free DashPass" during the Offer Period. If you have been charged for DashPass, you will receive a refund to the method of original payment in the amount of the monthly subscription fee for the month you activate your complimentary subscription. For all clients, by clicking on "Activate Free DashPass", you agree to the DoorDash terms and conditions, which can be found at help.doordash.com/consumers/s/terms-and-conditions-ca. Eligible RBC Credit Card holders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your WestJet RBC World Elite Mastercard account. The DashPass monthly subscription fee will be waived ("Complimentary DashPass Subscription") and you will receive a 12 month Complimentary DashPass Subscription. DashPass subscriptions purchased through third parties, including third-party payment accounts, or online or mobile digital wallets (like Apply Pay and Google Pay) are not eligible for the Complimentary DashPass Subscription. Your WestJet RBC World Elite Mastercard may only be used with one DoorDash account to receive a Complimentary DashPass Subscription. Once you have received a Complimentary DashPass Subscription, you cannot use the same WestJet RBC World Elite Mastercard to obtain a Complimentary DashPass Subscription with another DoorDash account. You are only eligible for one 12 month Complimentary DashPass Subscription during the Offer Period. The Complimentary DashPass Subscription commences on the date you subscribe to receive the Complimentary DashPass Subscription. In order to validate your credit card as an Eligible RBC Credit Card, Royal Bank may need to administer a \$0.50 charge to validate your card enrolment. This charge will be reversed in three to five days once your account has been validated. You will be auto-enrolled in a full-price membership at the then-current rate after the end of the 12 month Complimentary DashPass Subscription. Your WestJet RBC World Elite Mastercard credit card account must be open and not in default to maintain the benefits of DashPass. DoorDash, not Royal Bank of Canada, is responsible for (i) services and products provided through DoorDash; (ii) DashPass, including the DashPass Benefits, the administration of DashPass; and (iii) the DoorDash terms and conditions. The Complimentary DashPass Subscription offer may be amended or withdrawn at any time. To learn more about DashPass, visit doordash.com/dashpass. For full DashPass for RBC Program Terms and Conditions, visit rbcrooyalbank.com/credit-cards/documentation/pdf/full-doordash-tcs-en.pdf.