



Royal Bank

WESTJET 



Your WestJet RBC® Mastercard[‡]

Benefits Guide

Get to know your new WestJet RBC Mastercard – the travel rewards credit card that saves you money on travel.

Get an annual companion voucher for round-trip travel within Canada and to/from the continental U.S. starting from \$199 (plus taxes, fees, charges and other ATC).¹ Unlock your next companion voucher when you spend \$2,500 annually on your card.¹ You can also choose to exchange your companion voucher for a 25% flight discount for one traveller³ or 5,000 WestJet points.⁴

Earn 1.5 points for every dollar spent on WestJet flights, WestJet Vacations or Sunwing Vacations⁵ and select restaurants, food delivery, streaming services, digital games and digital subscriptions.⁶ Plus earn 1 point for every dollar spent on everyday purchases.⁶

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.⁷

With the WestJet RBC 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



Insurance
coverage



More value



Important
information

[View Legal Disclaimers](#)

➤ Travel and everyday benefits

- Annual companion voucher that can be redeemed for round-trip travel within Canada and to/from the continental U.S. starting from \$199 (plus taxes, fees, charges and other ATC).¹ Unlock your next companion voucher when you spend \$2,500 annually on your card.¹
- Or exchange your voucher for one of the following options²:
 - A 25% flight discount for one traveller³
 - 5,000 WestJet points – use for flights, WestJet Vacations or Sunwing Vacations, or in the WestJet Rewards eStore⁴
- Worldwide acceptance and convenience – Mastercard is accepted worldwide, and with Mastercard PayPass[‡], a tap of your card is all it takes to pay at the checkout.

> Earn WestJet points



Use your WestJet RBC 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.

- 1.5 points for every dollar you spend on WestJet flights or WestJet and Sunwing Vacation packages.⁶
- 1.5 points for every dollar spent on select restaurants, food delivery, digital subscriptions or streaming services⁵
- 1 point for every dollar you spend on all other eligible purchases.⁵

> 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.⁷
- 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.¹⁰
- 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.⁷

➤ 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.¹⁰

- Member Exclusive fares offer great value, with exclusive discounts, when you pay the full base fare with WestJet points.¹⁰ 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.⁷ No blackouts, which means WestJet points can even be used on seat sale fares.

Learn more at westjet.com/rewards.

➤ Insurance coverage

Travel with confidence

Your WestJet RBC Mastercard comes with the following suite of insurances:

- Mobile Device Insurance¹³
- Travel Accident Insurance¹¹
- Auto Rental Collision/Loss Damage Waiver Insurance¹²
- Hotel/Motel Burglary Insurance¹¹
- Delayed Baggage Insurance¹¹
- Purchase Security and Extended Warranty Insurance¹¹

> More value

Earn more Be Well points at Rexall

Get 50 Be Well[‡] points for every \$1 spent on eligible purchases when you 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 up to six 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 Mastercard.²¹

rbc.com/doordash



Save 3¢/L on gas⁸ at Petro-Canada[‡] with every fill-up, plus earn 20% more Petro-Points^{‡,9} when you link your WestJet RBC Mastercard. [Learn More.](#)

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

For new Eligible Primary Cardholders as of November 5, 2025 onwards: twelve (12) months following the opening of your WestJet RBC Mastercard credit card account and annually thereafter, you will receive a round-trip Credit Card companion voucher ("Annual Credit Card Companion Voucher") if a minimum of \$2,500 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 Credit Card companion voucher ("Voucher Earn Year"). If the Minimum Annual Spend is met in a given Voucher Earn Year, the Annual Credit Card Companion Voucher will be awarded 4-6 weeks after the WestJet RBC 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 Credit Card 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 Credit Card 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 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 Credit Card 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.

Each companion voucher can be redeemed by an Eligible Primary Cardholder for a round-trip flight for travel in Canada and to/from the continental U.S. (excludes Hawaii) for \$199 for UltraBasic, Econo and EconoFlex fares ("Economy Fares") or for \$299 for Premium and PremiumFlex fares ("Premium Fares"). Applicable taxes, fees, charges, and other ATC (Air Transportation Charges) on the Credit Card companion voucher must be paid at time of booking.

A companion voucher may only be used: A) for all published and eligible Economy Fares and Premium Fares wholly marketed and operated by WestJet; B) if the companion is travelling with you on the same itinerary; and C) for new bookings made through westjet.com or WestJet's Contact Centre. A Credit Card companion voucher cannot be: A) used for Business, BusinessFlex or Member Exclusive fares; B) applied to existing reservations; nor C) used for group bookings, WestJet Vacations or Sunwing Vacations bookings. 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. Other terms and conditions apply. Visit westjet.com/creditcard-companion-voucher for complete details.

² 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.

³ 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, 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.

⁴ Primary cardholders with a WestJet RBC Mastercard ("Eligible Primary Cardholders") may exchange each valid Credit Card companion voucher for 5,000 WestJet points. All requests to exchange a Credit Card companion voucher for 5,000 WestJet points 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 Credit Card companion voucher. WestJet points have no expiry date, no cash value and are non-transferrable.

Once an Eligible Primary Cardholder has requested the exchange of a Credit Card companion voucher for 5,000 WestJet points, the request will be considered final and cannot be cancelled or reversed. 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.

⁵ Earn (i) 1.5 WestJet points per \$1 spent on eligible purchases in the following categories: Restaurants, Food Delivery Services, Digital Subscriptions, Streaming Services and Digital Games ("Eligible Purchases") made from merchants that are classified by the following eligible Mastercard's Merchant Category Codes ("Eligible MCCs"), and (ii) 1 WestJet point per \$1 spent on other everyday purchases when you pay with your WestJet RBC Mastercard.

Eligible MCCs:

Restaurants and Food Delivery Services MCCs:

5812 Restaurants and eating places

5813 Bars, cocktail lounges, and nightclubs

5814 Fast food restaurants

Digital Subscriptions, Streaming Services and Digital Games MCCs:

5815 Digital Goods Media - Books, Movies, Music

5816 Digital Goods – Games

5817 Digital Goods - Applications (Excludes Games)

5818 Digital Goods - Large Digital Goods Merchants

4899 Cable, Satellite, and Other Pay Television/Radio/Streaming Services.

The additional 0.5 WestJet point you earn per \$1 spent on Eligible Purchases (i) is in addition to the 1 WestJet point 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 streaming services and/or digital games, a purchase made at this merchant may not necessarily qualify for the additional 0.5 WestJet point 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.

⁶ Earn (i) 1.5 WestJet points per \$1 spent on eligible WestJet flights, WestJet Vacations packages and Sunwing Vacations packages ("Eligible Travel"), and (ii) 1 WestJet point per \$1 spent on all other purchases when you pay with your WestJet RBC Mastercard. The additional 0.5 WestJet point you earn per \$1 spent on Eligible Travel (a) is in addition to the 1 WestJet point 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.

⁷ 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 Rewards program terms and conditions.

⁸ 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.

⁹ 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.

¹⁰ Within the Economy cabin, Member Exclusive Economy is discounted off the Econo fare bundle. Within the Premium cabin, Member Exclusive Premium is discounted off the Premium fare bundle. Within the Business cabin, 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.

¹¹ Coverage underwritten by RBC Insurance Company of Canada.

¹² Coverage underwritten by Aviva General Insurance Company.

¹³ Mobile Device Insurance provides coverage of up to \$1,500 in the event your mobile device fully purchased with your WestJet RBC 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 rbccroyalbank.com/credit-cards/cardholders/documentation.html.

¹⁴ 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: rbccroyalbank.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.

¹⁵ 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 Mastercard, you must subscribe to DashPass by adding your WestJet RBC Mastercard, accept the DoorDash terms and conditions, and activate your benefit by clicking "Activate Free DashPass". For full program details, visit rbcc.com/doordashterms. If you are an existing DashPass subscriber and have already added your WestJet RBC 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 cardholders include primary cardholders, co-applicants, authorized users, primary business cardholders and secondary business cardholders of your WestJet RBC Mastercard account. The DashPass monthly subscription fee will be waived ("Complimentary DashPass Subscription") and you will receive a three-month Complimentary DashPass Subscription. DashPass subscriptions purchased through third parties, including third-party payment accounts, or online or with mobile digital wallets (like Apply Pay and Google Pay) are not eligible for the Complimentary DashPass Subscription. Your WestJet RBC 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 Mastercard to obtain a Complimentary DashPass Subscription with another DoorDash account. You are only eligible for one six-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 three-month Complimentary DashPass Subscription. Your WestJet RBC 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 rbccroyalbank.com/credit-cards/documentation/pdf/full-doorDash-tcs-en.pdf.

¹⁶ Once approved for the WestJet RBC Mastercard, please allow 4-6 weeks after the first purchase transaction date for the welcome WestJet points to appear on your WestJet Rewards account. Your WestJet Rewards account is accessible at westjet.com/account.