

YOUR CARD / YOUR LIFE

This special 6-part travel series discusses ways that consumers are wisely using credit rewards points to help them achieve their goals and save money.

Chalking up points rewards best friends with trip of a lifetime

How do you celebrate two 40th birthdays and 28 years of friendship? For Charlene Copley of Nanaimo, B.C. and Carolyn Empey of Vancouver, B.C., only a memorable three-week trip to Europe would do.

Making such a dream holiday a reality can be tricky, however, especially when your means are limited. Yet, Copley – a single mom – managed to do it all through careful budgeting and a creative plan that involved wisely using her RBC Visa Infinite Avion card to maximize her rewards points by paying for all of her family’s everyday spending – including groceries, bills and gas.

“At the end of each month, I paid off my balance to avoid paying interest – and I was able to accumulate enough points to pay for my return flight from Vancouver to Barcelona in about 18 months,” she reports.

The ensuing trip delivered beyond expectations.

Copley and Empey – who have been best friends since they were 12 – spent four days in Barcelona before embarking upon a 12-day Mediterranean cruise, then returned to Barcelona for an additional four days before heading home.

“We arrived completely exhausted, but we were so excited to be in a place with such a different culture and way of life. We were 40-year-olds acting like we were 20 again, having the time of our lives,” says Copley.

One of the highlights of their stay in Barcelona was also a bit



The secret to a memorable European holiday? For Charlene Copley (left) and Carolyn Empey, it was judicious use of their rewards points – and an adventurous spirit. SUPPLIED

of an adventure: “We went for a walk one night, and a man beckoned us down a dark road. We looked at each other, thinking ‘is this a good idea?’ But we followed him to a little restaurant that we would have never found on our own,” she says.

One of her objectives for the trip was trying paella, Spain’s

traditional savoury, saffron-infused rice and seafood dish. Despite her “limited Spanish,” she managed to communicate her wish to the restaurant’s staff, who were happy to fulfill it. “It was delicious,” she says. “It so exceeded my expectations – it was my favourite meal of the trip.”

Their cruise included seven ports of call. Copley found Croatia the most memorable, despite her initial low expectations. “I looked at the itinerary and thought, ‘Croatia?’ But it is beautiful, with gorgeous old buildings. It was like stepping back in time, and the people are so friendly and pleasant,” she says.

During the cruise, the two women befriended a couple from South Africa, and that was the starting point of another adventure. “They invited us to South Africa, and we are busily saving our points so we can fly there in February 2014,” says Copley.

Along the way, she has developed a number of strategies that increase her point balance as quickly as possible. In addition to consolidating all of her spending on her rewards card and paying off the balance monthly, if she plans to dine out, Copley looks for a restaurant that offers double points. She also emphasizes keeping the primary goal in mind. “Don’t use your points for those little trips. I just went to Las Vegas in December – I paid for everything with my card and then paid it off, saving my points for South Africa. I am accumulating about 2,500 to 3,000 points a month – I already have more than half of the points I need for our South Africa trip.”

ONLINE?

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REWARDS

Research first step in achieving valued rewards

Choosing the right rewards credit card makes it easier to translate everyday spending into memorable experiences, says Prashant Sharma, vice-president of retail credit cards, RBC. “The right card will provide you with good value for your spending, which – if travel is your preferred reward – will enable you to take the trips you dream about.”

According to RBC research, consumers also feel strongly that their rewards points should not expire, and want flexible options when it comes time to redeem, he says. “There is frustration about rewards programs that are restrictive in nature. They may look good on paper, but consumers then find they can’t book at the times they want, or they can’t get the right flights to the right destinations.”

While earning rewards points should never drive spending decisions, says Sharma, savvy consumers consolidate their everyday spending on a card that gives them the rewards they value. “It’s useful to do some research. Decide what rewards you want most, and then talk with friends and family about their experiences, and look online to see how easy it is to redeem from a particular program.”

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