

RBC Royal Bank Online Application Terms and Conditions

IMPORTANT! Please read these Terms & Conditions which are part of this Credit Card Application (the "Application"). You must read them, check the tick box indicating that you agree to be bound by them and select "Confirm" to confirm you agree with them before proceeding with this Application. You should print the Terms and Conditions by using the "Print" option above. As part of the application process, we must provide and you must review and consent to (i) the Application; (ii) the information set out in the Information Box which is presented at the beginning of this Application (the "Information Box"); and (iii) the Privacy terms and conditions.

In these Terms & Conditions:

"**You**" and "**Your**" means the individual who wants to apply for a credit card and view the Information Box electronically and "**we**", "**us**" and "**our**" Royal Bank of Canada if your account is with Royal Bank of Canada.

I. Agreement and Consent to Application and Agreement

You acknowledge and agree that you wish to open a Credit Card Account in your name, have a Credit Card issued to you (and to any Authorized User if you have named one in this Application), and have the Credit Card(s) renewed and replaced periodically. You certify that all information you have supplied to us in this Application is true and complete. **You understand and agree that we will conduct a credit review based on the information you have provided and information we have collected from other sources, including credit reporting agencies, as further described below in the section titled "Collecting your personal information".**

If you are applying for the RBC Visa Infinite Avion card and you do not qualify for the card, you confirm that we may consider your application for the RBC Royal Bank Visa Platinum Avion card.

You acknowledge and agree that you will comply with the Agreement that we will send to you at the time we issue, renew or replace your Credit Card. You are responsible for all use of the Credit Card Account by an Authorized User and understand that an Authorized User will have access to information about certain transactions and other Credit Card Account information. You will ensure that the Authorized Users receive a copy of the Agreement as well as any notices we send you regarding the use of a Credit Card and the Credit Card Account number.

The signing, activation or use of your Credit Card or your Credit Card Account number by you or an Authorized User means that you have reviewed and read the Agreement and agree to accept all of its terms.

All applicants must have reached the age of majority in their province/territory of residence.

II. Agreement and Consent to Electronic Delivery of the Information Box (the "Info Box Consent")

As you have chosen to apply for this Credit Card online, we will provide you with the Information Box in electronic format provided that you consent to receiving the Information Box in electronic format.

The following Info Box Consent will govern the electronic delivery of the Information Box. You must review this Info Box Consent and confirm your acceptance.

- a. **Availability of Electronic Information Box.** The Information Box will be presented to you electronically in PDF format as part of this online Application. If you want to retain copies of your electronic Information Box, you can print or save a copy when viewing it online.
- b. **Information Box Options.** You confirm that you have read this Info Box Consent and understand that you are giving your consent so that we may provide you with the Information Box in electronic form.

You understand that it is your choice to have the Information Box provided electronically.

- c. **Questions and Complaints.** You may contact us if you have any questions or complaints about Online Banking, our website, or any technology requirements, at 1-800 769-2555 or visit your local branch.

III. Privacy

RESPECTING YOUR PRIVACY IS IMPORTANT TO US

Periodically we mail product and service information we feel would interest you. However, if you prefer not to receive such mail or phone calls, please let us know by calling 1-800-769-2599. While we make a considerable effort to keep our client files up to date, some errors do occur. Therefore, if you are already a RBC Royal Bank Credit Card cardholder, or have recently applied for the card, please accept our apologies. For general inquiries, about this Credit Card offer, please call 1-800-769-2599.

COLLECTION AND USE OF PERSONAL INFORMATION

Collecting your personal information

We may from time to time collect financial and other information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- information related to transactions arising from your relationship with and through us, and from other financial institutions;
- information you provide on an application for any of our products and services;
- information for the provision of products and services; and
- information about financial behaviour such as your payment history and credit worthiness.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, including from you, from service arrangements you make with or through us, from credit reporting agencies and financial institutions, from registries, from references you provide to us and from other sources, as is necessary for the provision of our products and services.

You acknowledge receipt of notice that from time to time reports about you may be obtained by us from credit reporting agencies.

Using your personal information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background;
- to open and operate your account(s) and provide you with products and services you may request;
- to better understand your financial situation;
- to determine your eligibility for products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and your relationship with us;
- to operate the payment card network;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, we may:

- make this information available to our employees, our agents and service providers, who are required to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others.

In the event our service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

Upon your request, we may give this information to other persons.

We may also use this information and share it with RBC companies (i) to manage our risks and operations and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under "Other uses of your personal information" for the sole purpose of honouring your choices.

If we have your social insurance number, we may use it for tax related purposes if you hold a product generating income and share it with the appropriate government agencies, and we may also share it with credit reporting agencies as an aid to identify you.

Other uses of your personal information

- We may use this information to promote our products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

You may choose not to have this information shared or used for any of these "Other uses" by contacting us as set out below, and in this event, you will not be refused credit or other services just for that reason. We will respect your choices and, as mentioned above, we may share your choices with RBC companies for the sole purpose of honouring your choices regarding "Other uses of your personal information".

Co-branded credit cards

If you are applying for a co-branded credit card and if your application is approved, you acknowledge and

consent to the following additional uses and disclosure of information about you. Information you give us in this application will be shared with the co-brand partner for enrolment in that co-brand partner's rewards/loyalty program and used so that an appropriate rewards/loyalty account with that co-brand partner can be opened in your name, if you do not already have one. We may transmit to that co-brand partner any updates we receive of any of that information. From time to time, we and the co-brand partner may also exchange information about you (which may include your name, email address, mailing address, date of birth and credit card account number) in order to provide you with the benefits, services, or partner rewards (such as points, miles or reward dollars) that you earn with your co-branded credit card and to provide you with information about those benefits, services or partner rewards.

Your right to access your personal information

You may obtain access to the information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in "Other uses of your personal information" you may do so now or at any time in the future by:

- **contacting your branch; or**
- **calling us toll free at 1-800-769-2511.**

Our privacy policies

You may obtain more information about our privacy policies by asking for a copy of our "Financial fraud prevention and privacy protection" brochure, by calling us at the toll free number shown above or by visiting our web site at <http://www.rbc.com/privacysecurity/>