

# RBC Royal Bank® Credit Card Agreement



To understand how Royal Bank of Canada collects, uses and shares your personal information, please see the Privacy: Collection, Use, and Disclosure of Personal Information section.

When we use the term “Agreement”, we mean this RBC Royal Bank Credit Card Agreement, including the Disclosure (as defined below), and these documents should all be read together.

If your Credit Card allows you to earn Avion points, the Avion Rewards Terms and Conditions, available for your review at [avionrewards.com/termsandconditions](https://avionrewards.com/termsandconditions), also apply. If your Credit Card allows you to earn cash back credits, the RBC Cash Back Program Terms and Conditions, available for your review at [rbc.com/cashbackterms](https://rbc.com/cashbackterms), also apply.

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## 1. What the Agreement Covers

The Agreement between you and us sets out the terms that apply to your Card and Account and replaces any prior agreement governing your Card and Account, including all previous RBC Royal Bank Visa<sup>®</sup>/Chargex<sup>®</sup> or Mastercard<sup>®</sup> Agreements. The Agreement also applies if we send you a reissued or replacement Card (for example, if your Card expires or you change to a different Card type covered by the Agreement). If your Card type is discontinued or is no longer offered by us for any reason, you agree that we may send you a replacement Card and that the replacement Card will be governed by the terms set out in the Agreement.

In the Agreement, “we”, “our” and “us” means Royal Bank of Canada and “you” and “your” means the Primary Cardholder and the Co-Applicant, if applicable, whose names appear on the Welcome Letter and/or Card(s). All of you are, individually and together, responsible under and bound by the Agreement. This means that each of you is fully responsible for all amounts owing on the Account, irrespective of which one of you incurred or which Card was used to incur any particular charge. “You” and “your” do not include Authorized Users unless otherwise indicated in the Agreement. You are responsible to ensure that Authorized Users comply with the applicable terms of the Agreement.

The Agreement is your promise to pay all amounts owing on your Account. You should read it carefully as it explains your rights and duties. The signing, activation or use of your Card or Account number by you or an Authorized User means that you (i) confirm that you consent to being provided with the Card(s), (ii) have received and read the Agreement, including the Disclosure, and (iii) agree to and accept all of the terms of the Agreement, including the fees, interest rates, and, where applicable, the description of how the variable interest rate is calculated. The Agreement is entered into on the earliest of the date of this signing, activation or use of your Card or Account number in the province or territory in which you reside (or Ontario if you reside outside Canada). From time to time, we may temporarily delay, waive or choose not to enforce our rights under the Agreement. Any such action does not waive any default by you or prevent us from exercising those rights later.

By agreeing to the terms of the Agreement, you have requested the benefits and services provided automatically with your Card. Different card types come with different benefits and services, which we may change at any time. Some of these benefits and services are provided by third parties. These third parties, and not us, are responsible to you for the benefits and services offered or provided by them. Optional features may also be available at an additional cost to you. If you request or consent to any of these optional features, we may send you a separate agreement outlining any additional terms and conditions that apply to those optional features, including the fees and how to cancel.

## 2. What Certain Words Used in the Agreement Mean

In the Agreement, unless otherwise set out, the words listed below have the following meanings:

- **Account** means your RBC Royal Bank Visa credit card account or RBC Royal Bank Mastercard credit card account.
- **Agreement** means this RBC Royal Bank Credit Card Agreement (current version is available at [rbc.com/carddocs](http://rbc.com/carddocs)) and any changes to this document, and includes the Disclosure.
- **Authorized User** means an individual (other than you) to whom we have issued a Card on your Account, at your request.

- **Card or Credit Card** means each personal RBC Royal Bank Visa credit card and RBC Royal Bank Mastercard credit card we issue to you or an Authorized User, including any reissue or replacement, and your Account that can be used by you or an Authorized User through a payment device or application permitted by us. When we refer to using a Card it includes use of any Card Information to make a Transaction.
- **Card Information** means information about your Card, including the Card number, Account number, expiry date, security code (CVV/CVC), and any other information related to the Account.
- **Cash Advance** means an advance of money from us that is charged to your Account, including cash withdrawals from your Account (for example, from an ATM or in-branch), balance transfers (ie. when you take advantage of a balance transfer offer by transferring all or part of a balance you owe elsewhere to your Account), Cash-Like Transactions, bill payments from your Account that are not pre-authorized charges set up at a merchant, and transfers of funds from your Account to another RBC Royal Bank bank account.
- **Cash-Like Transaction** means a transaction charged to your Account involving the purchase of items that are similar to and/or can be easily converted into cash. This includes money orders, wire transfers, travellers cheques and gaming transactions (including betting, off-track betting, race track wagers, casino gaming chips and lottery tickets).
- **Co-Applicant** means the person who applied for a Card as the co-applicant cardholder and to whom a Card on the Account has been issued. The Co-Applicant is the second person listed on the Account statement.
- **Co-Branded Credit Card** means a Card product that allows eligible cardholders to earn loyalty program rewards of other selected companies that are not affiliated with us.
- **Credit Limit** means the maximum amount you and your Authorized Users, taken together, can borrow under your Account.
- **Digital Banking** means RBC's online banking service for personal accounts and RBC's mobile banking service for personal accounts.
- **Disclosure** means the Information Box, the Disclosure Statement and your name and address as they appear on the Welcome Letter, and any changes to the information in these documents. The Disclosure contains important information and details about your Card, such as interest rates and fees.
- **Disclosure Statement** means the disclosure statement we provide to you with your Card when you receive it and any changes to the information in that document.
- **Grace Period** means the number of days between the last day of your Statement Period and the Payment Due Date shown on that Account statement.
- **Information Box** means the information box we provide to you with your Card when you receive it and any changes to the information in that document.
- **Installments Not Yet Due** means the Monthly Principal amounts which are not yet due and payable for your Installment Plans and are to be paid in future statements.
- **Installment Plan** means a plan that we may offer (subject to eligibility) and you may accept that allows you to pay for certain Purchases in monthly installment payments at the interest rate, repayment term and Total Monthly Plan Payments set out in the offer.

- **Minimum Payment** means the minimum amount that you must pay by the Payment Due Date to keep your Account in good standing. The amount is shown on your Account statement as the “Minimum Payment”.
- **Monthly Principal** means the principal portion of the installed purchase amount to be repaid each month.
- **New Balance** is equal to the Total Account Balance as of the Statement Date minus the total amount of any Installments Not Yet Due (if you have any Installment Plans). The amount is shown on your Account statement as the “New Balance”.
- **Payment Due Date** means the due date appearing on your Account statement.
- **Personal Authentication Information** means the PIN and any other password, one-time passcode, access code or information that may be used or required to authenticate identity, access the Account or make a Transaction.
- **PIN** means your or any Authorized User’s personal identification number.
- **Primary Cardholder** means the person who applied for a Card as the primary (or main) cardholder and to whom a Card on the Account has been issued. The Primary Cardholder is the first person listed on the Account statement.
- **Purchase** means an advance of money from us that equals the purchase price of goods or services from a merchant, including any sales taxes, that is charged to your Account.
- **Statement Date** means the last day of the Statement Period.
- **Statement Period** means the period of time covered by an Account statement and appears on the Account statement. It covers activity on your Account from the day after your previous statement was prepared to the last day of this Statement Period. The number of days in a Statement Period will typically be around **30** days but will vary depending on holidays, weekends and the different number of days in each month.
- **Total Account Balance** is the total of your previous Account balance, plus all new Purchases and debits, Cash Advances, interest, and fees shown on your statement, minus the amount of any payments and credits that have been posted to your Account by your Statement Date. If you have any Installment Plans, it includes the total amount of Installments Not Yet Due. The amount is shown on your Account statement as the “Total Account Balance”.
- **Total Debt** means the total amount you owe us and includes all Purchases, Cash Advances, Installments Not Yet Due, interest, fees and any other charges that may be charged to your Account under the Agreement.
- **Total Monthly Plan Payment** means the amount you must repay each month if you have any Installment Plans and are made up of the Monthly Principal amount(s) plus Installment Plan interest, as applicable, due that statement.
- **Transaction** means any Purchase, Cash Advance, interest charge, fee, payment, credit or debit adjustment, and any other activity that causes an amount to be charged to your Account.
- **Unpaid Plan Principal** means any Monthly Principal amount(s) that you missed paying and your Installments Not Yet Due.
- **Welcome Letter** means the letter we provide to you with your Card when you receive it.

For ease of reference, if any of you reside in Quebec, some of the words used in the Agreement correspond to certain terms used in the *Consumer Protection Act* (Quebec) (the “Act”), as set out below.

- The term “interest” used in the Agreement has the corresponding meaning of “credit charges” under the Act.

- The term “interest rate” used in the Agreement has the corresponding meaning of “credit rate” under the Act.

### 3. Your Liability for the Account

You are liable for and must repay the Total Debt. When you or any Authorized User uses a Card or your Account number to make a Purchase or Cash Advance, we are lending that amount to you. You authorize us to charge the Account with the amount of each Purchase, Cash Advance, and any other Transaction. A Card issued on your Account may only be used by the person (either you or an Authorized User) whose name is on that Card. If you or any Authorized User allow someone else to use a Card or the Account, you will still be liable for all resulting Transactions and any losses incurred.

### 4. Your Rights and Duties as a Cardholder Using Your Card

In this section, “you” and “your” includes you and any Authorized User. You may use your Card for any permitted purpose including to make Purchases and Cash Advances and to take advantage of an Installment Plan (if you are eligible), as set out in the Agreement. Your Card is to be used for personal, household and family purposes only (and not for any business purposes). You must not use your Card for any illegal, fraudulent, improper or unlawful purpose. We reserve the right to prevent your Card or Account from being used for certain types of Transactions, such as Transactions connected to online gambling.

The Agreement applies to all Transactions made with your Card or Card Information, and includes contactless Transactions, Transactions made online, by mail, or by telephone and Transactions made with any payment device or application we allow, such as a digital or mobile wallet. Your obligations to us are the same for all of these Transactions. We may, at our discretion, establish dollar limits for certain types of Transactions, such as contactless or mobile Transactions. We may also set limits (ie. daily or weekly limits) on Cash Advances.

You may be required to take additional steps to complete online Transactions (which may include using a separate password or verification code, or to enroll in a customer security program, such as Visa<sup>®</sup> Secure or MasterCard SecureCode<sup>®</sup>).

Your Card expires at the end of the month shown on the Card. You must not use your Card for new Transactions after it has expired. If anything is charged to the Account after it has expired, the charges will still be included in the Total Debt.

### 5. Security Features and Unauthorized Use of Your Card

In this section “you” and “your” includes you and any Authorized User, and “unauthorized use” of a Card, Card Information, or Personal Authentication Information means use by a person (other than you) who does not have actual, implied or apparent authority for such use, and from which none of you receive any benefit.

**Protecting the security of your Card is important.** We will provide you with a PIN for your Card or explain how to select it. We will also tell you how to change your PIN. You agree to keep your PIN and all other Personal Authentication Information confidential and separate from your Card at all times. When selecting Personal Authentication Information, make sure it cannot be easily guessed. A combination selected from your name, date of birth, telephone numbers, address or social insurance number must not be used for Personal Authentication Information. You agree to protect the security of your Card and to take reasonable measures to safeguard any computer, mobile device, tablet or other device that you may use for Transactions or to access Card Information.

In addition to what is set out in the Agreement, we may tell you other steps you must take to safeguard your Card, Card Information or Personal Authentication Information.

If your Card, Card Information, or Personal Authentication Information is used in an unauthorized manner, you will not be responsible for those charges unless you have demonstrated gross negligence (gross fault if you reside in Quebec) in safeguarding the Card, Card Information, or Personal Authentication Information. You will not be considered to have demonstrated gross negligence (gross fault if you reside in Quebec) in the safeguarding of your Card, Card Information, or Personal Authentication Information if you (i) are able to establish to our reasonable satisfaction that you have taken reasonable steps to protect your Card against loss or theft and to safeguard your Card Information and Personal Authentication Information in the manner set out in the Agreement or as we may otherwise advise you from time to time, and (ii) cooperate fully with our investigation.

You will, however, remain fully responsible for all such charges and be considered to have demonstrated gross negligence (gross fault if you reside in Quebec) in safeguarding your Card, Card Information, or Personal Authentication Information if you (i) voluntarily disclose your Personal Authentication Information or otherwise contribute to the unauthorized use of your Card, Card Information or access to your Account, (ii) fail to tell us in a reasonable time that your Card has been lost or stolen or that someone else may know your Personal Authentication Information, or (iii) allow any person to use your Card or Account, including if the other person was a minor or did not comply with any limitations you placed on their use of the Card or Account.

**You must notify us immediately about any actual or suspected loss, theft or unauthorized use of your Card, Card Information or Personal Authentication Information.** You can contact us by calling our 24-hour toll-free number: **1-800 ROYAL® 1-2 (1-800-769-2512)**. If you are outside North America, you can call us collect at **1-514-392-9167** (this may require operator assistance). You will not be liable for any unauthorized use after we receive your report. We can also block use of your Card without telling you if we suspect unauthorized or fraudulent use of your Card.

## 6. Making Payments

You can make payments on your Account at any time. However, each month you must pay at least the Minimum Payment due as set out on your Account statement. If your Payment Due Date falls on a holiday or on a weekend, we will extend the Payment Due Date to the following business day. Even when normal postal or online services are disrupted, you must continue to make your payments. It is your responsibility to select a payment method which results in your payment being received and processed by us on or before the Payment Due Date.

**Payments made through Digital Banking or RBC telephone banking, or at an RBC branch or RBC ATM in Canada:** If you pay by **6:00 p.m.** local time (in Canada) on a business day, we usually credit the payment to your Account and adjust the available credit on the same day. However, the payment may not appear on your Account activity until one to three days after processing.

**Pre-Authorized Debits:** You can ask us to process payments on your Payment Due Date each month as a pre-authorized debit (“PAD”) from a deposit account in Canada in Canadian dollars (or U.S. dollars for a U.S. dollar Card) with us or another financial institution that you designate for that purpose. PADs

are subject to a separate PAD agreement (the “Pre-Authorized Debit (“PAD”) Agreement”), which can be found at [rbc.com/carddocs](http://rbc.com/carddocs).

**Other payment methods (such as by mail or through another financial institution):** Payments may take several days to reach us and are not credited to your Account and do not adjust the available credit until we receive and process the payment.

You are not permitted to make a payment exceeding your Credit Limit unless the amount you owe at the time of payment is more than your specified Credit Limit.

## 7. Minimum Payments

The Minimum Payment due each month is set out on your Account statement and is calculated as set out in the Disclosure. You must make the Minimum Payment on or before the Payment Due Date.

**Introductory or promotional interest rate offers** – If you do not make your Minimum Payment by the Payment Due Date and you have not paid it by the date on which we prepare your next Account statement (your New Statement Date), then you will lose the benefit of any introductory or promotional interest rate offer in which you are participating and your interest rate(s) applicable to regular Purchases and Cash Advances will apply to new Transactions posted to your Account and to all remaining balances (except interest charges), subject to any further increase if you do not make your Minimum Payment two (or more) times in any **12-month** period as described below. This will take effect beginning on the first day of the third Statement Period after the missed payment that caused the loss of that rate.

**Installment Plans** – If you have any Installment Plans and you do not make your Minimum Payment (including the one due in the same Statement Period in which an Installment Plan is created) by the Payment Due Date and you have not paid it by your New Statement Date, all of your Installment Plans will be cancelled. Any Unpaid Plan Principal will be subject to the interest rate applicable to regular Purchases. See the section titled “Determination of Interest” for more information on interest charges for Installment Plans.

**In addition** – If you do not make your Minimum Payment by the Payment Due Date and you have not paid it by your New Statement Date two (or more) times in any **12-month** period, we will increase your annual interest rates on Purchases and Cash Advances as set out in the Disclosure. The increased rates will apply to new Transactions posted to your Account and to all remaining balances (except interest charges). You will continue to pay the higher rate until such time as you have paid your Minimum Payment by your New Statement Date for **12** consecutive months thereafter. The increase will take effect beginning on the first day of the next Statement Period after the missed payment that caused the increase in your annual interest rates.

If you do not make the Minimum Payment by the Payment Due Date or if you do not comply with other terms of the Agreement, then in addition to our other rights in the Agreement, we can deduct amounts owing on your Account from any other account you have with us and use those funds to pay the amount you owe on your Account, without telling you in advance.

We may choose to not take away the benefit of an introductory interest rate, promotional interest rate or Installment Plan or not to increase your interest rates as set out above. Our decision to do so may depend upon, among other things, our assessment of your financial situation and your Account in accordance with our credit risk policies.

From time to time, we may waive the requirement that you make a Minimum Payment. In that case, interest will continue to be charged at the rates set out on your Account statement. Any waiver will not affect our right to require that you make your Minimum Payment at another time.

Refunds or credits from merchants are not treated as payments and are not applied to your Minimum Payment.

## 8. Applying Your Payments

### (i) If any of you reside in Quebec –

**If you do not have an Installment Plan, we will apply your payments as follows:**

- **When we receive a payment:** We apply the payment first to your New Balance, starting with amounts bearing the highest interest rate, then to other amounts in decreasing order of interest rate.
- **If you pay more than your New Balance:** We apply the payment in excess of your New Balance to amounts that have not yet appeared on your Account statement, starting with amounts bearing the highest interest rate, then to other amounts in decreasing order of interest rate.

**If you have an Installment Plan, we will apply your payments as follows:**

- **When we receive payment:** We apply the payment first to your Minimum Payment minus your Total Monthly Plan Payments (“Designated Amount”), starting with amounts bearing the highest interest rate, then to other amounts in decreasing order of interest rate.
- **If you pay more than your Designated Amount:** We apply the payment in excess of your Designated Amount to your Total Monthly Plan Payment starting with the Installment Plans bearing the highest interest rate, then to other Installment Plans, starting with amounts bearing the highest interest rate, then to other amounts in decreasing order of interest rate.
- **If you pay more than your Minimum Payment:** We apply the payment in excess of your Minimum Payment to the remainder of your New Balance, starting with amounts bearing the highest interest rate, then to other amounts in decreasing order of interest rate.
- **If you pay more than your New Balance.** We apply any payment in excess of your New Balance in the following order: (i) to amounts that have not yet appeared on your Account statement starting with amounts bearing the highest interest rate, then to other amounts in decreasing order of interest rate, and (ii) to any Installments Not Yet Due starting with the Installment Plans bearing the highest interest rate, then to other Installment Plans in decreasing order of interest rate.

### (ii) Otherwise –

**We will apply your payments as follows:**

- **When we receive a payment:** We apply the payment first to the Minimum Payment in the following order: (i) any Total Monthly Plan Payments; (ii) any interest (excluding interest on Installment Plans); (iii) any fees; and (iv) to your New Balance, generally starting with amounts bearing the lowest interest rates before amounts bearing higher interest rates.
- **If you pay more than your Minimum Payment:** We apply the payment in excess of the Minimum Payment to the remainder of your New Balance. If the different amounts that make up your New Balance are subject to different interest rates, we will allocate your excess payment in the same proportion as each amount bears to the remainder of your New Balance.
- **If you pay more than your New Balance:** We apply any payment in excess of the New Balance in the following

order: (i) to amounts that have not yet appeared on your Account statement in the same manner as set out above, and (ii) to any Installments Not Yet Due (if you have Installment Plans), in the same manner as set out above.

## 9. Your Credit Limit

The Disclosure shows your initial Credit Limit. Your Account statement shows your current Credit Limit as well as your available credit.

We may reduce your Credit Limit, without prior notice, where appropriate, including if you consistently make late payments – or make no payments at all – or where there is a risk of loss to us, including a deterioration due to credit quality. From time to time, as part of the administration of your account, we may ask if you want to change the Credit Limit. We will not increase your Credit Limit without your express consent to do so. You may also ask us at any time to review the eligibility for an increase to your Credit Limit.

We may from time to time allow the amount you owe us to exceed your Credit Limit by authorizing Transactions in excess of your Credit Limit. If we allow your Total Debt to exceed your Credit Limit at any time during your Statement Period, you must, other than if any of you reside in Quebec, pay an overlimit fee as set out in the Disclosure. The overlimit fee may not apply in some circumstances as set out in the Disclosure. We may, at any time, decline any Transaction that would cause your Total Debt to exceed your Credit Limit (even if we previously allowed you to do so).

## 10. Determination of Interest and Grace Period

**Purchases and Interest-Free Grace Period:** Your new Purchases appear in the “Activity Description” of that month’s Account statement. The interest-free Grace Period shown in the Disclosure is the number of days you have to pay your New Balance in full on or before the Payment Due Date for that statement to avoid paying interest on new Purchases (except those converted to Installment Plans) and fees that appear on your monthly Account statement for the first time.

Otherwise, you must pay interest on each new Purchase retroactively from the Transaction date until we process your payment in full for those Purchases, or until the day before you convert your new Purchase to an Installment Plan, at the interest rate applicable to regular Purchases. After you convert your Purchase to an Installment Plan, your Installment Plan terms, including any Installment Plan interest, will apply. For details on how interest is determined for Installment Plans see this section under the heading “Installment Plans”.

We will continue to charge interest on the unpaid portion of those new Purchases until the next time you pay the New Balance in full on or before its Payment Due Date. Interest related to your Purchases could appear on the first statement you receive after we process that payment. This is interest that was not included in the New Balance you paid in full because it accrued between the date the monthly Account statement which showed that New Balance was prepared and the date you made your payment.

**Cash Advances:** Cash Advances are treated differently from Purchases and never benefit from an interest-free Grace Period. Interest is always charged on Cash Advances from the day the Cash Advance is made.

**Installment Plans:** If you convert your Purchase to an Installment Plan, your Installment Plan terms, including any Installment Plan interest, will apply. For Purchases converted to Installment Plans, interest is not included on your first Account statement after you convert the Purchase. Interest for the first and second Statement

Periods will appear on your second Account statement, unless stated otherwise in the Agreement.

**If you have an Installment Plan that is cancelled for any reason on or before the Payment Due Date for your first Total Monthly Plan Payment**, the Unpaid Plan Principal for the cancelled plan (in this case, your installed purchase amount) will be subject to the interest rate applicable to regular Purchases beginning on the day of the Purchase. However, we will waive any interest on the Unpaid Plan Principal for the cancelled plan beginning on the day your plan is created until the day the cancellation is processed (which, for a missed payment, is the last day of the Statement Period).

**If you have an Installment Plan that is cancelled for any reason after the Payment Due Date for your first Total Monthly Plan Payment**, the Unpaid Plan Principal for the cancelled plan will be subject to the interest rate applicable to regular Purchases beginning on the first day of the Statement Period in which the cancellation is processed. However, we will waive any interest on the Unpaid Plan Principal for the cancelled plan beginning on the first day of the Statement Period in which the cancellation is processed until the day the cancellation is processed (which, for a missed payment, is the last day of the Statement Period).

After the cancellation is processed, in the case where the New Balance was paid in full by the Payment Due Date that was due in the Statement Period in which the cancellation is processed, then:

- If you pay the New Balance in full by the Payment Due Date that was due in the Statement Period following cancellation, then you will not be charged interest on the Unpaid Plan Principal.
- If you do not pay the New Balance in full by the Payment Due Date that was due in the Statement Period following cancellation, then we will waive interest on the Unpaid Plan Principal beginning on the day after the cancellation is processed until the last day of the Statement Period in which the cancellation is processed.

**Fees and Interest:** Fees are treated in the same manner as Purchases for the purpose of charging interest. The Transaction date for a fee is the date that the fee is posted to your Account. We do not charge interest on interest.

**Credit Balances:** We do not pay interest if your Account has a credit balance for any reason.

## 11. Interest Calculation

The amount of interest we charge you on each Account statement is calculated as follows:

- We add the amount you owe each day, and divide that total by the number of days in the Statement Period. This is your average daily balance.
- We multiply the average daily balance by the applicable daily interest rate(s) (obtained by taking the annual interest rate(s) and dividing it by the number of days in the year). We then multiply this value by the total number of days in the Statement Period to determine the interest we charge you. Where you have an Installment Plan, we use the total principal amount of your Installment Plan still outstanding as the amount that you owe each day to calculate your average daily balance.

When there is more than one applicable interest rate, we calculate your interest based on the average daily balance for each rate.

Your Account statement will show your New Balance, Total Account Balance, Payment Due Date, transaction and posting dates, and interest rates, including any applicable

introductory interest rate, promotional interest rates and/or Installment Plan interest rates.

## 12. Annual Interest Rates and Annual Fees

Your Disclosure shows your initial annual interest rates and annual fees. Those rates and fees may change as set out in the Agreement. Your current Account statement shows your current annual interest rates and annual fees.

Current standard interest rates and annual fees for all card types are available on the applicable product page at [rbccroyalbank.com/credit-cards](http://rbccroyalbank.com/credit-cards).

Your current annual interest rates and annual fees may be different from those shown in the Disclosure, as amended pursuant to the Agreement, and the standard rates and fees shown in the link above if the terms and conditions for (i) other banking and related services you have with us provide otherwise, or (ii) any promotion or program you may be participating in provides otherwise.

You authorize us to charge your Account the interest rates and fees shown in the Disclosure, as amended pursuant to the Agreement, and any other fees that may apply, such as fees for a promotional offer, or optional features that you accept. We reserve the right to waive any fees, at our choice. Any waiver will not affect our right to require that you pay any fees at another time.

## 13. Special Offers (Introductory and Promotional Interest Rates)

From time to time, we may make special time-limited introductory or promotional interest rate offers to you on new qualifying Transactions, such as balance transfers, Cash Advances, and Purchases. If we make a special offer available to you, we will explain its scope and duration and any additional terms that apply to it. If you accept an offer by taking advantage of it, you will be bound by the offer terms as well as the Agreement. When a special offer ends, the Agreement will continue to apply to any Transactions made as part of the offer. Your Account statement will set out any introductory and/or promotional interest rates that apply and when those rates expire.

## 14. Avion Rewards Program

Many of our Cards allow you to earn Avion points, which can be redeemed for merchandise, travel and other rewards. If you have this type of Card, the Avion Rewards Terms and Conditions set out the terms of your participation in the Avion Rewards program. To participate in the Avion Rewards program and start earning Avion points, you need to activate and sign your Card, and/or use your Card or Account number. As soon as you or any Authorized User on the Account uses their Card or Account number, it means that you have read the Avion Rewards Terms and Conditions, and you understand and agree with everything provided therein.

The Avion Rewards Terms and Conditions are available for your review at [avionrewards.com/termsandconditions](http://avionrewards.com/termsandconditions). If you would like a paper copy, please let us know. *Vous pouvez consulter les conditions du programme Avion Récompenses au [avionrecompenses.com/conditionsduprogramme](http://avionrecompenses.com/conditionsduprogramme). Si vous désirez une copie imprimée, veuillez nous en faire part.*

## 15. RBC Cash Back Program

Some of our Cards allow you to earn back a certain percentage of the total amount of eligible net Purchases charged to your Account annually, as a credit to your Account. If you have this type of Card, the RBC Cash Back Program Terms and Conditions set out the terms of your participation in the RBC Cash Back Program, including how cash back credits are calculated and credited. To participate in the RBC Cash Back Program and start earning

cash back credits, you need to activate and sign your Card, and/or use your Card or Account number. As soon as you or any Authorized User on the Account uses their Card or Account number, it means that you have read the RBC Cash Back Program Terms and Conditions, and you understand and agree with everything provided therein.

The RBC Cash Back Program Terms and Conditions are available for your review at [rbc.com/cashbackterms](http://rbc.com/cashbackterms). If you would like a paper copy, please let us know. *Vous pouvez consulter les conditions du programme Remise en argent RBC au [rbc.com/conditionsremiseenargent](http://rbc.com/conditionsremiseenargent). Si vous désirez une copie imprimée, veuillez nous en faire part.*

## 16. Co-Branded Credit Cards

Co-Branded Credit Cards allow eligible cardholders to earn loyalty rewards, such as points, miles or reward dollars of other selected companies that are not affiliated with us. These companies do not act on our behalf. They are solely responsible for the services and benefits offered through their loyalty programs as well as the administration of such programs, including how to earn and redeem partner loyalty rewards, and any changes to or termination of such programs. We are not responsible for any loss or damages suffered as a result of your participation in such loyalty programs. These loyalty programs are subject to terms and conditions that are separate and distinct from the Agreement.

## 17. Installment Plan Program

Installment Plans allow you to pay for eligible purchases in monthly installment payments, on agreed terms. The applicable interest rate, any fees and the repayment period will be presented to you at the time you set up your plan. Purchases converted to Installment Plans continue to be counted towards your available Credit Limit.

We may cancel your Installment Plan(s) in certain circumstances, as detailed in your Installment Plan terms, including if you change your Card to an ineligible card type, if you ask us to assist you in disputing the Purchase converted to an Installment Plan, or your Account is closed for any reason. You cannot make any changes to your Installment Plan once you have converted an eligible Purchase; however, you may choose to cancel your Installment Plan at any time. If your Installment Plan is cancelled, interest on your Installments Not Yet Due will be determined as set out in the section titled "Determination of Interest" above.

If you are eligible for an Installment Plan, we will explain its scope and duration and any additional terms that apply to it. If you set up an Installment Plan, you will be bound by the Agreement and the additional terms. Your monthly Account statement will set out the details of any Installment Plan(s) you are participating in.

## 18. Foreign Currency Conversion

The exchange rate shown on your Account statement, to six decimal places, is calculated by dividing the converted Canadian dollar (CAD) amount, rounded to the nearest cent, by the Transaction currency amount. It may differ from the original benchmark rate because of this rounding. The CAD amount charged to your account is a percentage (as set out in the Disclosure) over the benchmark rate. Some foreign currency Transactions are converted directly to CAD, while others may be converted first to U.S. dollars, then to CAD. In either case, the benchmark rate will be the actual exchange rate applied at the time of the conversion, and is generally set daily. The original benchmark rate at the time a Transaction was converted may be obtained at [visa.com/exchange](http://visa.com/exchange), if set by Visa, or [mastercard.ca/currency-converter](http://mastercard.ca/currency-converter), if set by Mastercard. If you are paying interest on

your Account, interest will also be charged on the full value of your foreign Purchases, as determined by our exchange rate. For U.S. dollar Visa Gold Cardholders, Transactions are shown in U.S. dollars, and the same principles will apply if an amount is charged in a currency other than U.S. dollars. If you have any questions, please call us toll-free at **1-800 ROYAL® 1-2 (1-800-769-2512)**.

## 19. Refunds

If a store or merchant agrees to refund all or part of a Transaction, we will credit your Account after we receive and process the credit from the merchant. However, if any interest has been charged as a result of the original Transaction, we will not refund the interest. If you use your Card or Account number for a Transaction in a foreign currency, and the merchant gives you a refund, the two Transactions (the charge and the credit) will not exactly balance because of the exchange rate and currency fluctuations. If a merchant processes a refund to a deactivated Card, please allow additional time for the Transaction to appear on your Account statement.

## 20. Recurring Payments

In this section, "you" and "your" means you and each Authorized User. You are responsible for any recurring payments you have authorized merchants to charge to the Account, even after the Agreement is cancelled. If we reissue or replace your Card and you have set up recurring payments, it is your responsibility to notify the merchant of your new Card number and/or expiry date. However, we may provide merchants with your new Card number and expiry date and you authorize us to do so.

If you wish to discontinue any recurring payments, you must contact the merchant and then check the Account statements to ensure the payments have stopped. If they have not stopped, we may be able to assist if you can provide us with a copy of the written request you made to the merchant.

## 21. Problems with a Purchase

If you have problems with a Purchase charged to your Account, you must pay the amount owing on your Account and settle the problem directly with the store or merchant. In some circumstances, we may be able to provide assistance in resolving disputed transactions. Please be advised that certain time limits and other conditions may apply. To initiate a dispute, use RBC Digital Banking or contact us toll-free during regular business hours at **1-800 ROYAL® 1-2 (1-800-769-2512)**.

## 22. Authorized Users

You are responsible for all amounts owing on your Account, including those incurred by Authorized Users. If an Authorized User is responsible to you for any amounts, you will need to make your own arrangements with that Authorized User for repayment. You can add or remove Authorized Users by contacting us, though we may limit the number of Authorized Users on your Account.

Authorized Users have the same ability to charge Transactions to your Account as you do. However, an Authorized User is not entering into a credit relationship with us and is not responsible for paying the Total Debt. It is your responsibility to ensure that each Authorized User receives a copy of the Agreement and any replacements or amendments, as well as any notices that affect the use of a Card or your Account. **You are responsible for ensuring that all Authorized Users on your Account comply with the applicable terms and conditions of the Agreement.**

We may provide Authorized Users with access to information about their Transactions on your Account, the Credit Limit



(including any Card limit) and the amount of credit available to them on your Account.

### 23. Obligations as an Authorized User

By signing, activating or using the Card issued in their name, each Authorized User confirms that they have received and agree to comply with the terms and conditions of the Agreement, except that an Authorized User is not responsible for paying the Total Debt and is not bound by the provisions in the Agreement relating to the repayment of any such amounts. Without limiting the general obligations of an Authorized User, the Authorized User agrees, among other things, that (i) the Card is issued to them for their exclusive use and will not be used nor will their use be directed by any other person; and (ii) to permit the collection, use and disclosure of personal information as set out in the section titled "Privacy: Collection, Use, and Disclosure of Personal Information". For purposes of that section, all references to "you" and "your" refer to you and each Authorized User.

### 24. Assignment of Our Rights

We may, at any time, sell, transfer or assign any or all of our rights, benefits and obligations under the Agreement to someone else (an assignee) without telling you or asking for permission. In connection with any transaction or potential transaction, we may share information concerning you, any Authorized Users and your Account with any assignee or prospective assignee. In any such case, we will ensure that they are bound to respect your privacy rights in the same way that we are.

### 25. Your Monthly Account Statements

Each month, we will provide you with an Account statement. However, we will not provide an Account statement if there has been no activity on the Account that month and nothing is owing. We will prepare your Account statement at approximately the same time each month. If the date on which we would ordinarily prepare your Account statement falls on a date that we do not process statements (for example, weekends and certain holidays), we will prepare your Account statement on our next statement processing day. Your Payment Due Date will be adjusted accordingly.

It is up to you to review your Account statement and check all Transactions. If you think there is an error on your statement, you must contact us. If you do not contact us within 30 days after the last day of the relevant Statement Period, your Account statement and our records will be considered accurate, and you may not later make a claim against us. However, we reserve the right to make adjustments and correct errors at any time and for any reason.

### 26. Electronic Communications

With your consent, we may provide Account statements, the Agreement, and any other document relating to your Account to you electronically, including through Digital Banking or to an email address that you provide us for this purpose. For legal purposes, documents sent to you electronically will be considered to be "in writing" and to have been signed and/or delivered by us.

In order to communicate with us by electronic means, you may be instructed to comply with certain security protocols established by us from time to time. In addition, you must take all reasonable steps to prevent unauthorized access to your Account statements and any other documents exchanged between us electronically. We treat any electronically authenticated document that we receive from you, or which appears to have been sent by you, as authorized and binding on you.

### 27. Alerts

If you have Digital Banking or have provided us with your email address or mobile telephone number, we will send you an electronic alert if the available credit on your Account is less than **\$100** or such other amount that you have communicated to us. Through Digital Banking you can change the amount that triggers an alert or choose to not have your email address or mobile telephone number used to receive alerts by opting out of this service.

### 28. Co-Applicant Authority and Disclosure Options

If there is more than one of you, then each of you acknowledges that we may choose to consider each of you individually as having the authority to act for each other and receive documents on behalf of each other. This means that we may take instructions from any one of you.

Any one of you may request to switch the Cards on your Account to a different card type (which may have different interest rates, fees and benefits). If we allow the switch, we will transfer your Total Debt to the new Account and send a replacement Card to each of you (and any Authorized Users on the Account). The new Account and those replacement Cards will continue to be governed by the terms set out in the Agreement, unless otherwise indicated by us. The interest rates and fees for the new card type will take effect on the first day of the Statement Period and be reflected on the first monthly Account statement issued after the switch.

We are required to provide you with certain cost of borrowing disclosure documents (for example, the Disclosure and your Account statements). If there is more than one of you, we will send each of you your own separate copy of these documents to the addresses that appear in our records, unless both of you consent to receiving joint disclosure. Joint disclosure means these documents will be sent to one address you jointly designate. Your choice will continue to apply even after the reissuance or replacement of any Card(s), a change to a different card type, or any amendment to the Agreement. If you chose joint disclosure, it is the responsibility of the person designated to receive the disclosure to provide a copy to each of you. You may change your disclosure preference at any time. You can do this by visiting any branch or by calling us at **1-800-769-2512**.

### 29. Your Address and Tell Us If You Move

For the purpose of the Agreement, your address is the address that you have provided to us and is set out in the Welcome Letter, that you have updated from time to time, and that we have in our records.

Certain terms of the Agreement apply to you and to your Account based on the province or territory in which you reside, which we determine by the information you provide to us. We rely on you to inform us immediately if you change your address so that we can administer your Account and communicate with you accurately.

### 30. Amending the Agreement

We may replace the Agreement with another agreement or change the terms of the Agreement, at any time, including changes to the information in the Disclosure and changes to provisions relating to: what the Agreement covers; defined terms; the rights and duties associated with your or an Authorized User's use of your Account and Card and responsibility for amounts owing; security features and unauthorized use of your Card; the Credit Limit (subject to the section titled "Your Credit Limit"); Cash Advances; Purchases; Grace Period; interest and fees; payments (including Minimum Payments) and application of payments; card privileges,



features, programs and offers; Authorized Users; foreign currency conversion; disputes; communications; language; Account statements; cancellation; amendment; interpretation and enforcement of the Agreement; the assignment of our rights; limitation of liability; complaints; privacy; language required by law; Co-Applicant's authority and disclosure options; and changes in our internal processes.

If required by law or if any of you reside in Quebec, if we make any changes to the Agreement (i) we will provide you with a written notice drawn up clearly and legibly, at least thirty (30) days before the changes take effect; and (ii) the notice we provide will set out the new section(s) only, or the amended section(s) and the section(s) as it (they) formerly read, the effective date of the changes and, if applicable, your rights set forth below. The changes will take effect on the date indicated in the notice.

If the changes increase your obligations or reduce our obligations, you may refuse the changes, cancel the Agreement and request to close your Account, without additional cost, penalty or cancellation indemnity by notifying us no later than thirty (30) days after the changes come into effect (or any longer cancellation period set out in the notice). You can notify us of the cancellation at the address in the section below titled "How to Contact Us". If you cancel the Agreement, you are still required to repay the Total Debt. Unless you exercise your right to refuse the changes (where applicable), if any Card is used or you maintain a balance on your Account after the changes are effective, it means you have accepted the changes.

The terms and conditions for the Avion Rewards program and the RBC Cash Back Program explain how we will make changes to those terms and conditions.

### 31. Interpreting and Enforcing the Agreement

The Agreement will be interpreted in accordance with the applicable laws of the province or territory in which you reside (or the applicable laws of Ontario if you reside outside Canada) and the applicable laws of Canada. In the event of a dispute, you agree that the courts in such province or territory shall be competent to hear such dispute and you agree to be bound by any judgment of that court.

### 32. Limitations on Our Liability

We will not be liable for any damages (including special, indirect or consequential damages) that may result if, for any reason, you or any Authorized User is unable to use their Card, any Card is not accepted or you are unable to access your Account.

### 33. Cancelling the Agreement or any Card

We own all Cards issued on your Account. You cannot transfer Cards to anyone else. You must return to us or securely destroy all Cards issued on your Account if we tell you to do so.

We have the right to cancel the Agreement and/or any Card issued on your Account if you do not comply with the terms of the Agreement or, except if you reside in Quebec, for any other reason, at any time, without telling you in advance. You may also cancel the Agreement by telling us. We may require that your cancellation be done in writing. The Agreement will remain in effect until you pay us the Total Debt in full.

If we or you cancel the Agreement, you will remain responsible for all amounts owing on your Account and you and any additional cardholders must immediately stop using all Cards issued on the Account and securely destroy or return them to us.

If you do not make your Minimum Payment as provided for under the Agreement, if you do not comply with any other terms of the Agreement or if the Agreement has been cancelled, we may take any or all of the following steps:

- subject to applicable law, require immediate repayment of all amounts owing on your Account, regardless of whether they are due and payable
- without notifying you, deduct amounts from any other account you have with us and use such funds to pay the amount owing on your Account
- pursue our remedies at law and exercise any other rights we have under the Agreement.

In addition, if we use a collection agency or a law firm to collect or attempt to collect amounts owed by you to us, unless any of you reside in Quebec, you must pay all of our expenses, including legal fees on a solicitor and client basis.

### **Quebec residents only – Clause required under the Consumer Protection Act**

In the context of this section, you should be informed of the following:

(Clause of forfeiture of benefit of the term)

Before availing himself of this clause, the merchant must forward the consumer a notice in writing and unless he is exempted in accordance with section 69 of the General Regulation, he must forward him a statement of account.

Within 30 days following the receipt by the consumer of the notice and, where necessary, of the statement of account, the consumer may: (a) either remedy the fact that he is in default; (b) or present an application to the court to have the terms and conditions of payment prescribed in this contract changed.

It is in the consumer's interest to refer to sections 104 to 110 of the Consumer Protection Act (chapter P-40.1) as well as to section 69 of the General Regulation made under that Act and, where necessary, to communicate with the Office de la protection du consommateur.

### 34. How to Contact Us

If you need help or have questions about your Account, please call us toll-free at **1-800 ROYAL® 1-2 (1-800-769-2512)** during regular business hours, write to us at PO BOX 4047, STN A, TORONTO ON M5W 1L5, visit us at any branch during business hours or contact us via Digital Banking.

### 35. Complaints

If you have a complaint, you may call us at **1-800-769-2512** or visit your local branch. Our complaint resolution process is explained in our brochure "How to Make a Complaint". You may obtain a copy of this brochure at any of our branches, by calling the toll-free number shown above, or online at [www.rbc.com/customer-care](http://www.rbc.com/customer-care).

### **36. Language (Quebec residents only) / Langue (Résidents du Québec seulement)**

You are receiving the Agreement in English because you completed the application for your Card in English, but you acknowledge that you were offered the choice to enter into the Agreement in English or French and were given access to the French version. Therefore, you agree that the Agreement and any document related to it will be in English only.

*Vous recevez la convention en anglais car vous avez complété votre demande de carte de crédit en anglais mais vous reconnaissez qu'on vous a offert le choix de conclure la convention en français ou en anglais et*

*qu'on vous a donné accès à la version française. Par conséquent, vous acceptez que la convention et tous les documents qui s'y rattachent, y compris les avis, soient en anglais seulement*

### **37. Quebec residents only – Clause required under the Consumer Protection Act**

(Open credit contract for the use of a credit card)

(1) If the consumer uses all or part of the credit extended to make full or partial payment for the purchase or the lease of goods or for a service, the consumer may, if the open credit contract was entered into on the making of and in relation to the sale, lease or service contract, and if the merchant and the open credit merchant collaborated with a view to granting credit, plead against the lender any ground of defence urgeable against the merchant who is the vendor, lessor, contractor or service provider.

The consumer may also, in the circumstances described in the first paragraph, exercise against the open credit merchant, or against the merchant's assignee, any right exercisable against the merchant who is the vendor, lessor, contractor or service provider if that merchant is no longer active or has no assets in Québec, is insolvent or is declared bankrupt. The open credit merchant or the merchant's assignee is then responsible for the performance of the obligations of the merchant who is the vendor, lessor, contractor or service provider up to the amount of, as the case may be, the debt owed to the open credit merchant at the time the contract is entered into, the debt owed to the assignee at the time it was assigned to him or the payment the open credit merchant received if he assigned the debt.

(2) The consumer is not liable for debts resulting from the use of a credit card by a third person after the card issuer has been notified, by any means, of the loss, theft or fraudulent use of the card or of any other use of the card not authorized by the consumer. Even if no notice was given, consumer liability for the unauthorized use of a credit card is limited to **\$50**. The consumer is held liable for the losses incurred by the card issuer if the latter proves that the consumer committed a gross fault as regards the protection of the related personal identification number.

(3) Without delay at the end of each period, the merchant must send the consumer a statement of account. The merchant is not required to send a statement of account to the consumer at the end of any period if there have been no advances or payments during the period and the outstanding balance at the end of the period is zero.

(4) Until the consumer receives a statement of account at his address or technological address if expressly authorized by the consumer, the merchant must not claim credit charges on the unpaid balance, except as regards money advances.

It is in the consumer's interest to refer to sections **103.1, 123, 123.1, 126, 126.2 and 127** of the Consumer Protection Act (chapter P-40.1) and, if further information is necessary, to contact the Office de la protection du consommateur.

### 38. Privacy: Collection, Use, and Disclosure of Personal Information

#### *Collecting Your Personal Information*

We collect financial and other information about you from time to time such as: information establishing your identity (for example: name, address, phone number, date of birth, etc.) and your personal background; information about your Transactions or other dealings with and through us; information you provide in an application for any of our products and services; information about your use of our products and services; and information about financial behaviour such as your payment history and credit worthiness.

We collect and confirm this information during the course of our relationship. We obtain this information from a variety of sources, including from you; from your use of our products and services; from service arrangements you make with or through us; from credit reporting agencies, other financial or lending institutions, or insurers; from registries; from fraud detection and prevention agencies, service providers, or regulatory or governmental bodies; 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 maintain up to date records; to manage our risks and operations, and detect and prevent fraud or suppress financial abuse; to better understand your financial situation; to determine your eligibility for products, services, programs and promotions; to manage and administer loyalty programs and promotions; 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 facilitate the operation of payment networks including to process transactions and present Installment Plan payment options, and to resolve disputes; to help us better manage our business and your relationship with us; to create aggregated and anonymous information, statistics, and reports and to generate data insights, analysis, and predictive models; and as required or permitted by law.

We may also use this information as described in “Other Uses and Disclosures of Your Personal Information” below. We may use automated processing to make decisions about you, including credit and loan adjudication, where applicable.

#### *Disclosing Your Personal Information*

We make this information available to our employees, agents and service providers, who require access for the purposes described above. Our employees, agents and service providers are required to maintain the confidentiality of this information.

In the event our service provider is located outside Canada, the service provider is bound by, and this information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located. Your personal information may be transmitted through, stored, or processed in countries or provinces other than your home jurisdiction, in which case the information is bound by the laws of those jurisdictions and may be disclosed in accordance with those laws. We will take measures to protect your personal information with appropriate contract clauses or other applicable safeguards.

We may share this information with other organizations (such as other financial or lending institutions, or insurance companies), fraud detection and prevention agencies, service

providers, or regulatory or governmental bodies to prevent, detect or suppress financial abuse, fraud or other criminal activity, protect our assets and interests, defend or settle claims, manage risks and resolve disputes.

We share this information with the operators and participants of payment networks to process payments and other Transactions, manage risks, detect and prevent fraud, maintain up to date records, resolve disputes and administer loyalty programs, promotional activities or other activities related to your Card or Account.

We share your credit, financial and other related information with credit reporting agencies for the purposes of maintaining the accuracy and integrity of the credit reporting system. Credit reporting agencies may share this information with others.

We share this information with your consent or where required in order to facilitate the provision or administration of a product or service that you have requested.

We collect and share this information 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 and Disclosures of Your Personal Information” below for the purpose of knowing and honouring your choices.

We share this information where permitted or required by law, such as 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, or to collect a debt owed to us. We may share this information in connection with the sale of all or part of our business or assets.

**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 and Disclosures of Your Personal Information*

We may use and disclose this information to promote our products and services, and promote products and services of RBC companies or third parties we select, which may be of interest to you. We may communicate with you through various channels 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 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 these other purposes described above under “Other Uses and Disclosures of Your Personal Information” by contacting us as set out below. In this event, (i) you will not be refused credit or other services just for making this choice; and (ii) we will respect your choices; and (iii) we will share your information with RBC companies for the purpose of knowing and honouring your choices.

### *Installment Plan Program*

If you are eligible for an Installment Plan, we will disclose your plan eligibility details and Card identifier information (such as your Card number) to our third party service provider(s) in order to allow you to pay in installments at the time of making your Purchase at participating merchants in-store or online. You may choose not to have this information shared for this purpose by contacting us at **1-800 ROYAL® 1-2 (1-800-769-2512)**. However, Installment Plans remain a feature on your Card, and you may still choose to set up a Plan after purchase if you are eligible.

### *Co-Branded Credit Cards*

If your Card is a co-branded credit card, you acknowledge and consent to the following additional uses and disclosure of information about you, as disclosed to you when you applied for your Card. Information you gave us in your application was shared with the cobrand partner for enrolment in that co-brand partner's rewards/loyalty program and used to open an appropriate rewards/loyalty account with that co-brand partner in your name, if you did 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 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.

*Co-branded WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite credit cards*

This subsection supplements the subsection titled "Co-branded Credit Cards" above, and only applies to the WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite credit cards (each, a "Co-Branded Credit Card").

For the purposes of this subsection, WestJet, METRO Inc. and Pattison Food Group Ltd. ("PFG") are each referred to herein as a "Co-Branded Partner"; the WestJet Rewards Program, METRO Inc.'s moi rewards program and PFG's More Rewards program are each referred to herein as a "Partner Rewards Program"; partner rewards (such as points, miles or reward dollars) earned through a Partner Rewards Program are referred to herein as "Partner Rewards"; and "you" refers only to the primary cardholder who initially signed or submitted the Card application for the Co-Branded Credit Card, and whose name is on the Account and the Partner Rewards Program account. If your Card is a Co-Branded Credit Card, you acknowledge and consent to additional disclosure and uses of information by us and by the Co-Branded Partner, including:

(i) disclosure by us to the applicable Co-Branded Partner of information about Transactions made by all cardholders on the Account – for example, information about the merchant, transaction amount, transaction date, and total Purchases ("Transactional Information"). If there is more than one cardholder on the Account, Transactional Information disclosed to the applicable Co-Branded Partner will not be linked to individual cardholders; and

(ii) disclosure by the applicable Co-Branded Partner to us of information relating to your Partner Rewards Program activity – for example, information about redemptions, Partner Rewards balance, and use of other Partner Rewards Program benefits ("Partner Rewards Program Information").

With your consent, we may also disclose to the applicable Co-Branded Partner additional personal information such as your age range, occupation and income range ("Additional Personal Information").

The information disclosed by us to the applicable Co-Branded Partner will be used to administer the Co-Branded Credit Card program and the Partner Rewards Program; enable you to receive Partner Rewards; enhance the Co-Branded Credit Card program or Partner Rewards Program; provide Co-Branded Credit Card program offers to you; for internal reporting and analytics purposes; and for the purposes set out in the Agreement. The information disclosed by the applicable Co-Branded Partner to us will be used to enhance the Co-Branded Credit Card program and for internal reporting and analytics purposes.

You may choose not to have Transactional Information disclosed by us to the applicable Co-Branded Partner and used for the above purposes by contacting us at **1-800 ROYAL® 1-2 (1-800-769-2512)**. If you are a member of the WestJet Rewards Program, you may choose not to have your Partner Rewards Program Information disclosed by WestJet to us and used for the above purposes by contacting WestJet at [westjet.com/rbcshare](http://westjet.com/rbcshare) or **1-888-WESTJET (1-888-937-8538)**. For more details, visit [rbc.com/westjetshare](http://rbc.com/westjetshare). If you are a member of the moi rewards program and have questions about METRO Inc.'s sharing of your Partner Rewards Program Information with us, contact METRO Inc. at **1-866-638-0020**. If you are a member of the More Rewards program and have questions about PFG's sharing of your Partner Rewards Program Information with us, contact More Rewards at [Privacy@PattisonFoodGroup.com](mailto:Privacy@PattisonFoodGroup.com). You can provide your consent for your Additional Personal Information to be disclosed by us to the applicable Co-Branded Partner and used for the above purpose by contacting us at **1-800 ROYAL® 1-2 (1-800-769-2512)**.

You can change your sharing preferences by contacting the applicable party, as set out above, at any time.

### *Your Right to Access Your Personal Information*

You may obtain access to your personal 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 your personal information, to learn more about our use of automated processing, to ask questions about our privacy policies, or to request that your personal information not be used for any or all of the purposes outlined in "Other Uses and Disclosures of Your Personal Information", or to ask that your social insurance number not be shared with a credit reporting agency as an identifier, you may do so now or at any time in the future by: contacting your branch; or calling us toll-free at **1-800 ROYAL® 1-2 (1-800-769-2512)**.

### *Our Privacy Notices*

All collection, use, and disclosure of your personal information will be in accordance with our Global Privacy Notice and Digital Channel Privacy (available at [rbc.com/privacysecurity](http://rbc.com/privacysecurity)), which form part of these terms.

