



Annual Interest Rate	Purchases: 19.5% Cash advances: 19.5% These interest rates are in effect on the date your credit card account is opened. Your interest rate will increase to 24.5% on purchases and cash advances for at least 6 months starting with your next statement if you do not make your minimum payment by the payment due date and you have not paid it before the date we prepare your next statement 2 consecutive times or 3 times in any 12 -month period.
Interest-free Grace Period	You will benefit from an interest-free period of 21 days for new purchases if you pay your statement balance in full by the payment due date shown on your statement and you also paid your previous statement balance in full by its payment due date. There is no interest-free period for cash advances. Cash withdrawals, balance transfers, use of RBC Royal Bank® credit card cheques, certain bill payments and cash-like transactions are all cash advances.
Minimum Payment	\$10 plus interest and fees, or your full statement balance if it is less than the sum of \$10 plus interest and fees.
Foreign Currency Conversion	Transactions in a foreign currency are converted to Canadian dollars no later than the date we post the transaction to your credit card account at an exchange rate that is 2.5% over a benchmark rate Royal Bank of Canada pays on the date of conversion.
Annual Fee	\$35 for the primary card and no annual fee for each additional card. Annual fees are charged on the first day of the month following account opening (whether or not the card is activated) and annually thereafter on the first day of that same month.
Other Fees	Except where indicated, fees are charged to your credit card account on the date the transaction is done or shortly after: Cash advance: \$2.50 in Canada; \$5 outside Canada; no fee for RBC Royal Bank credit card cheques and balance transfers. Overlimit: \$20 charged on the date your statement is prepared if your statement balance exceeds your credit limit. Dishonoured Payment: \$40 if a payment to your credit card account is returned for any reason. Additional copies: \$5 for monthly statement; \$2 for transaction receipt that does not relate to the current statement. \$1.50 for a statement update at an ATM or branch.

PRIMARY CARDHOLDER INFORMATION

<input type="text"/>	<input type="text"/>	<input type="text"/>
PRIMARY CARDHOLDER NAME	FIRST NAME/INITIAL	LAST NAME

<input type="text"/>	<input type="text"/>
CREDIT CARD NUMBER (REQUIRED)	CLIENT CARD NUMBER (IF APPLICABLE)

IMPORTANT — PLEASE READ THESE TERMS WHICH ARE PART OF THIS REQUEST FORM
Maximum is one Co-Applicant per Account.

Please issue a credit card on this Account to the Co-Applicant who signs this Request Form, and renew and replace the credit card periodically. The Primary Cardholder and the Co-Applicant certify that all the information they have supplied to you in this Request Form is true and complete. This Request Form will only be approved if your Account is in good standing at the time the request is processed.

CO-APPLICANT INFORMATION

- We want to receive joint disclosure documents at the address we have given you. We do not want to receive separate disclosure documents for each borrower.
- We each want to receive separate disclosure documents at the address for each borrower that appears in your records.

MR. MS. DR. MRS. MISS

<input type="text"/>	<input type="text"/>	<input type="text"/>
FIRST NAME	INITIAL	LAST NAME

<input type="text"/>	<input type="text"/>
HOME ADDRESS / APT. NO. / STREET NUMBER (IF DIFFERENT FROM PRIMARY CARDHOLDER)	CITY / TOWN

<input type="text"/>	<input type="text"/>	<input type="text"/>
PROVINCE / TERRITORY	POSTAL CODE	TELEPHONE NUMBER (IF DIFFERENT FROM PRIMARY CARDHOLDER)

<input type="text"/>	<input type="text"/>
SOCIAL INSURANCE NUMBER™ (OPTIONAL)	OCCUPATION

<input type="text"/>	<input type="text"/>	<input type="text"/>
RBC ROYAL BANK® CLIENT CARD NUMBER (IF APPLICABLE)	DATE OF BIRTH	RELATIONSHIP TO PRIMARY CARDHOLDER

The Co-Applicant will comply with the RBC Royal Bank Cardholder Agreement (for the type of account indicated on this Request Form) that you will send to them at the time you issue, renew or replace their credit card. If the Co-Applicant signs, uses or accepts their credit card, it will mean that they have received and read the RBC Royal Bank Cardholder Agreement and have understood and agreed with you to everything written here. Under the terms of the RBC Royal Bank Cardholder Agreement, the primary cardholder and co-applicant are each fully responsible for the balance of the account, including any amounts that may be owing on the RBC Royal bank credit card account at the time the co-applicant credit card is issued.

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text"/>
Primary Cardholder Signature (REQUIRED)	Co-Applicant Signature (REQUIRED)	Date

SEND THE FORM TO US BY MAIL OR FAX FOR PROCESSING. MAIL: RBC ROYAL BANK C/O ADMINISTRATION DEPARTMENT, P.O. BOX 18293, STN. BRM. B. TORONTO, ON M7Y 3J1 FAX: (416) 974-2742 OR 1-888-769-2512

IMPORTANT! PLEASE READ THESE TERMS WHICH ARE PART OF THIS REQUEST FORM.

RBC Royal Bank Cardholder Agreement

IMPORTANT! Please read these terms which are part of this credit card Application.

Please open a credit card Account in my name, issue a credit card to me and renew and replace the credit card periodically. I certify that all information I have supplied to you (Royal Bank of Canada) in this credit card Application is true and complete.

I will comply with the RBC Royal Bank Cardholder Agreement that you will send to me at the time you issue, renew or replace my credit card. If I sign, use, activate or accept my credit card, it will mean that I have received and read the RBC Royal Bank Cardholder Agreement. It will also mean that I have understood and agreed with you to everything written there.

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;
- 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 other 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 our relationship with you;
- to operate the credit card System;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and as required or permitted by law;
- 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 personal 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.

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.

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 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, 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 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 companies for the sole purpose of honouring your choices regarding "Other Uses of Your Personal Information".

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 ROYAL® 1-1 (1-800-769-2511).

Our Privacy Policies

You may obtain more information about our privacy policies by asking for a copy of our "Straight Talk®" brochure about privacy, by calling us at the toll-free number shown above or by visiting our web site at www.rbc.com/privacy.

All applicants must be age of majority in their province/territory of residence.

® Registered trademark of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

* Registered trademark of Visa International Service Association. Used under licence.

∞ Optional but recommended. By including this information we will be able to process your request form more quickly and accurately. See above for our use of your Social Insurance Number.

INTEREST CHARGES: You will pay no interest on purchases and fees as long as you continue to pay us your New Balance by your Payment Due Date shown on your statement every month. If you do not pay your New Balance in full by your Payment Due Date, you lose this interest-free status for purchases and fees. You must then pay interest on all purchases and fees shown on that month's statement and on all new purchases and fees, from the transaction date until we receive your payment for the total amount you owe. You always pay interest on cash advances, including RBC Royal Bank credit card cheques, balance transfers, cash-like transactions and certain bill payments made using your credit card Account. Interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe. The transaction date for a purchase, fee, cash advance, or any other activity is the date shown under Activity Description on the front of your statement. You do not pay any interest on Interest.