



<b>Annual Interest Rate</b>	Purchases: <b>19.99%</b> Cash advances: <b>19.99%</b> These interest rates are in effect on the date your credit card account is opened (whether or not your card is activated). Your interest rate will increase to <b>24.99%</b> on purchases and cash advances for at least <b>6</b> months if you do not make your minimum payment by the payment due date and you have not paid it by the date we prepare your next statement <b>2</b> or more times in any <b>12</b> -month period. This will take effect in the third statement period following the missed payment that caused the rate to increase.
<b>Interest-free Grace Period</b>	You will benefit from an interest-free period of at least <b>21 days</b> for new purchases and fees if you pay your statement balance in full by the payment due date shown on your statement. If you do not pay your statement balance in full by the payment due date, you must then pay interest on all purchases and fees shown on that month's statement from the transaction date until we receive your payment for the total amount you owe. 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. Interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe.
<b>Minimum Payment</b>	<b>\$10</b> plus interest and fees, or your full statement balance if it is less than the sum of <b>\$10</b> plus interest and fees. Any previously unpaid minimum payments will also be included.
<b>Foreign Currency Conversion</b>	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 <b>2.5%</b> over a benchmark rate Royal Bank of Canada pays on the date of conversion.
<b>Annual Fee</b>	<b>\$110</b> for the primary card and <b>\$40</b> for each additional card. <b>\$70</b> and <b>\$40</b> respectively, if primary cardholder is age <b>65</b> or over. 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.
<b>Other Fees</b>	Overlimit: <b>\$25</b> charged on the date your statement is prepared if your statement balance exceeds your credit limit. Dishonoured Payment: <b>\$40</b> charged on the date the payment reversal is posted for a payment to your credit card account returned for any reason. Cash advances: <b>\$3.50</b> in Canada; <b>\$5</b> outside Canada; no fee for RBC Royal Bank credit card cheques and balance transfers. Fees are charged within <b>3</b> business days from when the transaction is posted to your credit card account. Additional copies: <b>\$5</b> for monthly statement charged within <b>3</b> business days from when the copy was requested. <b>\$1.50</b> charged within <b>3</b> business days from each statement update at an ATM or branch. <b>\$2</b> for transaction receipt that does not relate to the current statement. Fee is charged each time the situation occurs.

**PRIMARY CARDHOLDER INFORMATION**

PRIMARY CARDHOLDER NAME		FIRST NAME/INITIAL	LAST NAME
CREDIT CARD NUMBER (REQUIRED)		CLIENT CARD NUMBER (IF APPLICABLE) 4 5 1 9	

**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 the Account (of the same type as currently issued to the primary cardholder), 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.	FIRST NAME		INITIAL	LAST NAME
MRS. MISS	HOME ADDRESS / APT. NO. / STREET NUMBER (IF DIFFERENT FROM PRIMARY CARDHOLDER)			
	PROVINCE / TERRITORY	POSTAL CODE	CITY / TOWN	
	TELEPHONE NUMBER (IF DIFFERENT FROM PRIMARY CARDHOLDER)			
SOCIAL INSURANCE NUMBER* (OPTIONAL)	OCCUPATION (REQUIRED)			
4 5 1 9	DATE OF BIRTH (REQUIRED)		RELATIONSHIP TO PRIMARY CARDHOLDER	

The Co-Applicant will comply with the RBC Royal Bank Credit Card 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 Credit Card Agreement and have understood and agreed with you to everything written here. Under the terms of the RBC Royal Bank Credit Card 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.

<b>X</b>	<b>X</b>	
Primary Cardholder Signature (REQUIRED)	Co-Applicant Signature (REQUIRED)	Date

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

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IMPORTANT! Please read these terms which are part of this credit card request form. Please issue a credit card on this Account in my name 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 Credit Card 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 Credit Card Agreement. It will also mean that I have understood and agreed with you to everything written there.

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

### 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.

While we make a considerable effort to avoid any discrepancies between our marketing materials and the RBC Royal Bank Credit Card Agreement you will receive with your card, in the event there is a discrepancy, the Credit Card Agreement will prevail.

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".**

#### 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 [www.rbc.com/privacysecurity](http://www.rbc.com/privacysecurity).

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† All other trademarks are the property of their respective owner(s).

∞ 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.