Campaign rules

- 1. This promotion is open to clients with approved RBC Visa credit card applications received between January 17th and April 18th, 2014 and existing clients who use their RBC Visa credit card at least 30 times over the promotion period. Applications must be approved by April 18th, 2014 to qualify. Entrants must be legal residents of Bahamas, Turks and Caicos and Cayman Islands, 18 years of age or older.
- 2. Promotion is not open to the employees of RBC Royal Bank, its advertising agencies and their immediate families (i.e. spouse, children, parents, siblings and their spouses as well as anyone living in the same household). This will be verified with the bank's Human Resource Department (in the case of the former) and the respective advertising agencies (in the case of the latter).
- 3. All credit card applications received will be subject to normal lending criteria.
- 4. To qualify, apply and get approved for any RBC Visa credit card between January 17th and April 18th, 2014 or use your existing Visa credit card at least 30 times during the campaign period. Once these criteria are met you will be automatically entered for a chance to win the regional prizes. The winning account must be in good standing as at the date of the draw (i.e. at least the minimum payment due on the last statement must have been paid) and not otherwise have privileges suspended.
- 5. There will be three (3) sets of regional prizes a grand prize of a trip for two to the 2014 FIFA World Cup, three 55" 3D LED Smart TVs and five cash rebates up to US\$1000 each.
- Grand Prize

One winner and a guest will be selected from the region (Trinidad and Tobago, Jamaica, Bahamas, Turks and Caicos, Cayman Islands, Barbados, Aruba, Suriname, Curacao, St. Maarten, Eastern Caribbean - Antigua, St. Kitts, Nevis, Grenada, St. Lucia, St. Vincent, Dominica, Montserrat) for a chance to win the grand prize of a trip for two to Brazil. Trip is inclusive of airfare, accommodation, spending money and tickets to selected 2014 FIFA World Cup[™] matches. The grand prize draw will take place on April 30th, 2014 at RBC Financial (Caribbean) Limited, 7-9 St. Clair Avenue, St. Clair, Trinidad & Tobago, W.I.

The four-day/three-night package for two includes airfare, four-star hotel accommodation, meet and greet service upon arrival at airport, group activity/tour on arrival day or departure day, all scheduled ground transportation, daily breakfast, pre-match hospitality at venue en-route to stadium, two category two tickets to see a FIFA World Cup match, Visa FIFA themed merchandise, one US\$150 Visa prepaid money card per person.

In the event that the grand prize winner is a commercial/business entity the prize will be awarded to an individual to be identified/nominated by the commercial/business entity.

- Additional Prizes

Three winners will be selected from across the region for a chance to win one 55" 3D LED Smart TV each. This draw will take place on April 30th, 2014 at RBC Financial (Caribbean) Limited, 7-9 St. Clair Avenue, St. Clair, Trinidad & Tobago, W.I.

Five winners will be selected from across the region for a chance to get cash rebates - up to US\$1,000 each. This draw will be held on April 30th, 2014 at RBC Financial (Caribbean) Limited, 7-9 St. Clair Avenue, St. Clair, Trinidad & Tobago, W.I.

- 6. The drawings will be done electronically using RBC Royal Bank's Excel-based proprietary software. The potential winners will be randomly selected.
- 7. The potential winners will be advised by telephone by May 15th, 2014.
- 8. At least two (2) attempts will be made to contact each potential winner within a two-day period i.e. one attempt per day. If these attempts are unsuccessful another potential winner will be contacted. This will continue until all potential winners are contacted. The following constitutes an unsuccessful attempt:
 - A busy signal
 - The phone rings then goes to voicemail
 - The phone goes directly to voicemail without ringing
 - The phone rings five (5) times without being answered or going to voicemail
 - The potential winner is not available to take the call
- 9. The potential winner of the grand prize will have a maximum of three (3) working days to respond and confirm eligibility to accept the prize. If this requirement is not met, the potential winner will be disqualified and another potential winner selected.
- 10. Acceptance of this prize permits RBC the right and permission to use the winners' name, voice, photograph, and likeness for advertising or any other purpose in any media format without further compensation, permission, or notification; neither RBC nor VISA is responsible for any liability, loss or injury directly or indirectly due to acceptance of the prize.
- 11. Where prizes are not claimed within a period of seven (7) days, or the winner does not correctly complete the slogan, or refuses to have his or her name, voice, photograph, and likeness used for advertising or any other purpose in any media format without further compensation, permission, or notification, then the winner loses the right to claim the prize and therefore gives RBC the right to contact another winner. This will continue until the prize(s) is/are redeemed.
- 12. Winners of the grand prize must have a valid passport. The necessary visas for travel are the sole responsibility of the winner and his/ her guest. Non-compliance with any of the foregoing may result in disqualification and awarding of the prize to an alternate winner.
- 13. Minimum age of companion is 16 years provided winner is an adult.
- 14. The grand prize winner will have fifteen (15) working days from the date of notification to confirm visa and passport status.
- 15. There can be no transfer, assignment, cash redemption, or substitution of the prize.
- 16. After all the prizes have been claimed, the winners will be announced in the press.
- 17. By participating in the competition, the client agrees to abide by the rules as outlined.

For further information, call or visit any RBC Royal Bank branch.