

ROYAL BANK OF CANADA CLIENT AGREEMENT

TO: ROYAL BANK OF CANADA ("Royal Bank")

The undersigned (the "Owner") is a shareholder/owner/partner/member/authorized signatory of a business wishing to open a business account. The Owner represents that all of the information provided is true and complete and agrees that it can be relied on by Royal Bank. Also, the Owner agrees to the terms of the following privacy clauses:

COLLECTION AND USE OF INFORMATION

From time to time:

- (a) Royal Bank may collect credit and other financially-related information (including information related to the Owner's transactions) about the Owner ("Information") from the Owner, from service arrangements the Owner has made with or through Royal Bank, from credit bureau (where applicable) and other financial institutions, and from references the Owner has provided to Royal Bank;
- (b) Royal Bank may use Information as follows in accordance with the provisions of applicable laws and regulations of the country in which the account is held:
 - (i) Give it to credit bureau (where applicable), to financial institutions, to persons with whom the Owner has or may have financial or other business dealings, and with the Owner's consent, to other parties,
 - (ii) To determine the Owner's financial situation,
 - (iii) To provide the Owner with the services the owner requests from Royal Bank and,
 - (iv) Give it to anyone who works with or for Royal Bank, but only as needed for providing the services the owner requests from the Royal Bank.

Royal Bank will provide information to government agencies only in accordance with laws of the country in which the client's account is held; and

- (c) Royal Bank may also use Information for the following purposes:
 - (i) To promote Royal Bank's services to the Owner and add it to client lists Royal Bank prepares and uses for this purpose, and
 - (ii) Share it with other members of Royal Bank Financial Group (where the law allows this) so that they may promote their services to the Owner.

The Owner may tell Royal Bank to stop using Information the ways described in (c) above at any time by making a request in writing to your branch manager OR by sending your request to Bahamas & Caribbean Regional Office, Box N-7549, Nassau Bahamas. Royal Bank acknowledges that the use of Information in the ways described in (c) above is at the Owner's option and that the Owner will not be refused credit or other services just because the Owner has told Royal Bank to stop using it in those ways.

For the purposes of (c)(ii), other members of Royal Bank Financial Group include Royal Bank's 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; insurance services.

If the Owner is no longer a client of Royal Bank or this Agreement terminates, Royal Bank may keep Information in its records so long as it is needed for the purposes described in (b) above. The Owner consents to, and accepts this as prior written notice of Royal Bank obtaining a credit report or other Information about the Owner from time to time.

Name: _____

Signature of Owner: _____ Date: _____