

## RBC branches in The Bahamas, Cayman and Turks & Caicos Islands

### NASSAU

**NEW PROVIDENCE**  
**Airport Branch**  
 P.O. Box N-7549  
 Tel: 242-377-7179

**Cable Beach**  
**Shopping Centre Branch**  
 P.O. Box N-7549  
 Tel: 242-327-6077

**Carmichael Road Branch**  
 P.O. Box N-7549  
 Tel: 242-676-7500

**Credit Card Centre**  
 101 East Hill Street  
 Royal Bank House  
 Customer Service  
 P.O. Box N-7549  
 Tel: 242-326-2273

**Commercial Financial Services**  
 P.O. Box N-7549  
 Tel: 242-356-8567

**John F. Kennedy Drive Branch**  
 P.O. Box N-7549  
 Tel: 242-325-4711

**Lyford Cay**  
**Shopping Centre Branch**  
 P.O. Box N-7549  
 Tel: 242-362-4540

**Mackey Street Branch**  
 P.O. Box N-7549  
 Tel: 242-393-3097

**Main Branch**  
 323 Bay Street  
 P.O. Box N-7549  
 Tel: 242-322-8700

**Palmdale**  
**Shopping Centre Branch**  
 P.O. Box N-7549  
 Tel: 242-302-3800

**Prince Charles**  
**Shopping Centre Branch**  
 P.O. Box N-7549  
 Tel: 242-393-7505

**PARADISE ISLAND**  
**Paradise Island Branch**  
 One Marina Drive  
 P.O. Box N-7549  
 Tel: 242-363-1404

### FAMILY ISLANDS

**ABACO**  
**Marsh Harbour Branch**  
 Don Mackey Blvd  
 P.O. Box AB-20417  
 Tel: 242-367-2420

**Treasure Cay**  
**Shopping Centre Branch**  
 P.O. Box AB-20417  
 Tel: 242-365-8119

**ANDROS**  
**Andros Town Branch**  
 Queen's Highway  
 Calabash Bay  
 P.O. Box FC-23303  
 Tel: 242-368-2071

**BIMINI**  
**Alice Town Branch**  
 King's Highway  
 Tel: 242-347-3031

**ELEUTHERA**  
**Governor's Harbour Branch**  
 Queen's Highway  
 P.O. Box EL-25152  
 Tel: 242-332-2856

**Harbour Island Branch**  
 Dunmore Street  
 P.O. Box EL-27024  
 Tel: 242-333-2250

**Spanish Wells Branch**  
 Samuel Guy Street  
 P.O. Box EL-27677  
 Tel: 242-333-4131

**EXUMA**  
**Exuma Branch**  
 P.O. Box EX-29177  
 Tel: 242-336-3251

**LONG ISLAND**  
**Gray's Branch**  
 P.O. Box DC-30703  
 Tel: 242-337-1044

**FREEPORT, GRAND BAHAMA**  
**Main Branch**  
 East Mall & Explorers Way  
 P.O. Box F-40061  
 Tel: 242-352-6631

**CAYMAN ISLANDS**  
**Main Branch**  
 24 Shedden Road  
 P.O. Box 245  
 Grand Cayman KY1-1104  
 Tel: 242-949-4600

**Red Bay Branch**  
 53 Shamrock Road, Red Bay  
 P.O. Box 245  
 Grand Cayman KY1-1104  
 Tel: 345-949-6836

**TURKS & CAICOS ISLANDS**  
**Providenciales Branch**  
 The Centre Mews,  
 Leeward Highway  
 P.O. Box 574, Providenciales  
 Tel: 649-941-4776

### For these purposes, we may:

- make this information available to RBC Royal Bank companies, to the employees of those companies, and to our agents and service providers (including those persons and entities providing services under and in connection with the RBC Rewards programme described in this application, such persons and entities being referred to herein as "RBC Rewards Service Providers"), whether inside or outside your country of residence, with each of such recipients being instructed to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- provide credit, financial and other related information to credit reporting agencies, who may in turn share it with others.

Upon your request, we may also give this information to other persons and entities. Each RBC Royal Bank company and RBC Rewards Service Provider is bound by the laws of the jurisdiction in which it is located and of the jurisdiction(s) in which it conducts business. Accordingly, information received by an RBC Royal Bank company and an RBC Rewards Service Provider is subject to disclosure in accordance with the laws of such jurisdiction(s).

We may also use this information and share it with RBC Royal Bank companies (i) to manage our risks and operations and those of such RBC Royal Bank 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 inform RBC Royal Bank companies of your choices made under "Other uses of your personal information" below for the purpose of honoring those choices.

### Other uses of your personal information

As noted above, we may use your information to promote our products and services, and to 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 Royal Bank companies for the purpose of referring you to them or promoting to you their products and services which may be of interest to you. Such RBC Royal Bank companies may also 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, those RBC Royal Bank companies may advise us of the products or services they provide to you. Also in such cases, we may, where not prohibited by law, consolidate the information we have about you with the information those RBC Royal Bank companies have about you, so as to enhance the overall management of your relationship with Royal Bank of Canada and the RBC Royal Bank companies.

You understand that Royal Bank of Canada and the RBC Royal Bank companies are separate, affiliated corporations. RBC Royal Bank companies may include affiliates engaged in the business of providing 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, if you do so, you will not be refused credit or other services 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 honoring 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 above in "Other uses of your personal information", you may, now or at any time in the future by contacting your branch.

### Our privacy policies

You may obtain more information about RBC Royal Bank's privacy policies by asking for a copy of our "Financial fraud prevention and privacy protection" brochure, by contacting your local branch or by visiting our website at [www.rbc.com/privacysecurity](http://www.rbc.com/privacysecurity).

## The RBC Rewards Visa Platinum card

- Earn 1 RBC Rewards point per \$1 USD or local equivalent spent using your card<sup>▲</sup>
- Redeem for gift cards and gift certificates<sup>▲</sup>
- Redeem for multiple travel options<sup>▲</sup>
- Redeem for a cash-back credit to your statement balance<sup>▲</sup>
- Enjoy outstanding security features and superior insurance coverage

## Apply today

Complete the attached application form and bring it to your nearest RBC Royal Bank branch, or call 1-242-326-2273 for more information.



RBC Royal Bank

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<sup>1</sup> All other trademarks are the property of their respective owner(s).

<sup>1</sup> All insurance is subject to limitations and exclusions. For details, please visit [www.rbcroyalbank.com/caribbean/platinum](http://www.rbcroyalbank.com/caribbean/platinum).

\* You are responsible for cost of goods and services acquired or provided by the concierge service. All costs will be charged directly to your RBC Rewards Visa Platinum card. We are not responsible for the actual performance of any person, company or product made available to you through the concierge service.

\*\* 4,000 bonus RBC Rewards points will be posted to your RBC Rewards account after the first purchase has been processed on your credit card account. Your RBC Rewards account will earn an additional 500 RBC Rewards points when at least one RBC Rewards cardholder on the account registers and creates a profile at [www.RBCrewardscaribbean.com](http://www.RBCrewardscaribbean.com), provided the cardholder is a new RBC Rewards member or an existing member without a profile at time of registration. Finally, your RBC Rewards account will earn an additional 500 RBC Rewards points when at least one registered RBC Rewards cardholder on the account opts to receive e-marketing offers. Please allow 2-3 business days for bonus RBC Rewards points to be posted to your RBC Rewards account. We reserve the right to withdraw this offer at any time. This offer may not be combined or used in conjunction with any other offer. A maximum of 5,000 bonus RBC Rewards points will be awarded per account.

▲ Some restrictions may apply. For terms and conditions associated with the RBC Rewards programme, please visit [www.RBCrewardscaribbean.com](http://www.RBCrewardscaribbean.com).

▲ RBC Royal Bank is not affiliated with SkyBox; this is a partnership between Visa and SkyBox. RBC Royal Bank is not responsible for SkyBox's service (including, without limitation, delivery times or quality of service), any fees or expenses payable in respect of SkyBox's service or the proper functioning of SkyBox's website. Any questions or complaints regarding SkyBox's service should be directed solely to SkyBox Inc.

5,000 BONUS  
RBC Rewards points

## Experience the rewards of Platinum

Turn your credit card purchases into RBC Rewards



RBC Royal Bank



The prestige of Platinum.  
The Rewards you deserve.



RBC Royal Bank

**COMPLETE AND SUBMIT YOUR CREDIT CARD APPLICATION.** Please print clearly and provide all information requested.  
Each individual signing this application must have reached the age of majority. Do not enclose annual fee. You will be billed later.

I wish to apply for the RBC Rewards Visa<sup>®</sup> Platinum credit card.



Introducing a premium rewards credit card created for those who appreciate the best.

The new RBC Rewards Visa<sup>®</sup> Platinum card lets you earn RBC Rewards points with every dollar you spend on the card<sup>▲</sup> — and redeeming your points is as easy as using cash.

The RBC Rewards Visa Platinum card also gives you a wealth of valuable services and insurances, from travel assistance to medical expense coverage while abroad.

Apply today and experience one of the best rewards programmes in the Caribbean! Complete the attached application form and bring it to your nearest RBC Royal Bank<sup>™</sup> branch or call 1-242-326-2273 for more information.



ABOUT MYSELF											
<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. Last Name		First Name		Middle Initial		National/Social Insurance or Identification Number		Mother's Maiden Name (for my security)			
<input type="checkbox"/> Mrs. <input type="checkbox"/> Miss											
Home Address (P.O. Box/Apt. Number, Street Number, Name)						City/Town					
Country		Postal/Zip		(Area Code) Telephone (Res.)		Date of Birth MM / DD / YYYY		Passport Number			
								<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widow(er)			
Next of Kin Name		Occupation		(Area Code) Telephone (Business)		National/Social Insurance or Identification Number					
Present Address Lived There Since MM / YYYY		<input type="checkbox"/> Own <input type="checkbox"/> Rent Per Month \$		Billing Address (if different than home address above)				(Area Code) Cellular Phone Number			
Previous Address Lived There Since MM / YYYY		Previous Address (if at present less than 2 years)				Email Address					
Name and Address of Nearest Relative/Friend Not Living with Me						(Area Code) Telephone (Residence)		Relationship			
MY PLACE OF WORK											
Employer's Name, Address						<input type="checkbox"/> Part Time <input type="checkbox"/> Full Time		(Area Code) Telephone Extension			
								Occupation			
Employed Since MM / YYYY											
Previous Employer (if with above less than 2 years)						<input type="checkbox"/> Part Time <input type="checkbox"/> Full Time		(Area Code) Telephone Extension			
								Occupation			
How Long?											
Students — (University/College, Address, Postal/Zip Code)						<input type="checkbox"/> Part Time <input type="checkbox"/> Full Time		Years There			
								<input type="checkbox"/> Living with Parents <input type="checkbox"/> Living on Campus			
Field of Study/Major						Present Year of Study		Expected to Graduate MM / YYYY			
MY FINANCIAL SUMMARY											
ASSETS		DESCRIPTION		VALUE/BALANCE		LIABILITIES		DESCRIPTION/NAME			
				\$				MONTHLY PAYMENTS			
								BALANCE			
Residence				\$		Mortgage Co/Bank (or name of landlord)					
Automobile (yr & make)				\$		Car Loan					
INVESTMENTS	1.			\$		OTHER LIABILITIES	1. Loans – Fin Inst.				
	2.			\$			2. Loans – Other				
	3.			\$			3. Bank Credit Card				
	4.			\$			4. Other/Hire Purchase				
TOTAL ASSETS				\$		TOTAL MONTHLY PAYMENTS/TOTAL LIABILITIES \$					
Banking Information											
Name		Address				Chequing Account Number		Savings Account Number		Other Account Number(s)	
Gross Monthly Income \$		From My Employer \$		From My Co-applicant \$		Other Income \$		Sources		Total Monthly Income \$	
My Royal Bank Client Card Number				Current Royal Bank Credit Card Number				Credit Limit Requested \$		Close my account and transfer my existing credit card balance to my new credit card account. \$	
CO-APPLICANT INFORMATION											
<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. Last Name		First Name		Middle Initial		National/Social Insurance or Identification Number		Mother's Maiden Name (for my security)			
<input type="checkbox"/> Mrs. <input type="checkbox"/> Miss											
Employer's Name and Address						(Area Code) Telephone (Business)		(Area Code) Telephone (Residence)			
Relationship						Date of Birth MM / DD / YYYY		Occupation			
						Passport Number		Royal Bank Client Card Number			
						Employed Since MM / YYYY					
The terms set out on the back of this Application are part of this Application. I am agreeing with you to everything written here and on the back of this Application.											
Date		Applicant's Signature				Co-applicant's Signature					
Customer Number		Card Number		Risk Category		Housing		Country			
Credit Limit on Other Card		Account Agreement		Currency		Direct Debit Start Date		Transit I.D.			
Applicant – RIBS Number		Co-applicant – RIBS Number		Approval Officer (Please Print)		Co-applicant Customer Number		Decline Code			
<input type="checkbox"/> RBC Royal Bank (Bahamas) Limited – or – <input type="checkbox"/> Royal Bank of Canada											

## **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 to any Authorized User if I have named one in this Application), and renew and replace the Credit Card(s) periodically. I certify that all information I have supplied to you (Royal Bank of Canada and its affiliated companies, referred to herein as "RBC Royal Bank") in this Credit Card Application is true and complete. I understand and agree that you will conduct a credit review based on the information I have provided and information you have collected from other sources, including credit reporting agencies, as further described below in the section titled "Collecting your personal information."

I will comply with the RBC Royal Bank credit card agreement (the "Agreement") that you will send to me at the time you issue, renew or replace my Credit Card. I am responsible for all use of the Credit Card Account by an Authorized User and understand that an Authorized User will have access to information about certain transactions and other Credit Card Account information. I will ensure that the Authorized Users receive a copy of the Agreement as well as any notices you send me regarding the use of a Credit Card and the Credit Card Account number.

The signing, activation or use of my Credit Card or my Credit Card Account number by me or an Authorized User means that I have reviewed and read the Agreement and agree to accept all of its terms.

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 an 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 background;
- information provided on an application for any of our products and services;
- information related to transactions arising from your relationship with and through RBC Royal Bank;
- information received from other financial market participants; and
- information about your financial behavior, such as your payment history and creditworthiness.

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, all as RBC Royal Bank may decide to be necessary or useful for the provision of our products and services.

By submitting this application, you expressly acknowledge receipt of notice that from time to time we may obtain reports about you 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;
- 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 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 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 otherwise required or permitted by law.

# RBC Rewards — Easy to earn

**With the RBC Rewards Visa Platinum card, earning points couldn't be easier. Simply use your card for all your purchases — in-store and online — and receive 1 RBC Rewards point for every \$1 USD or local equivalent you spend.▲**

## Earn rewards faster

Your RBC Rewards Visa Platinum card lets you pool your points.▲ You can combine your personal RBC Rewards account with other qualified family members of the RBC Rewards programme so your points can accumulate even faster.

## Watch your points add up

Every month, you can track your RBC Rewards points total on your latest credit card statement. Or you can see your points information and new redemption opportunities any time by visiting [www.RBCrewardscaribbean.com](http://www.RBCrewardscaribbean.com), or by calling us at 1-242-326-2273.

Before you know it, you'll be redeeming for the things you really want.

## All this plus up to 5,000 Bonus RBC Rewards Points\*\*

- Receive 4,000 RBC Rewards points for the first purchase processed on your new RBC Rewards Visa Platinum account.
- Receive 500 additional points when at least one cardholder on the account registers online at the RBC Rewards website.
- Receive 500 additional points when at least one registered cardholder on the account opts to receive e-marketing offers.

# Enjoy your RBC Rewards your way

# Add privilege wherever life takes you

## Shop with gift cards<sup>▲</sup>

Gift cards/certificates start at only 3,000 RBC Rewards points. Simply redeem your RBC Rewards points online or by phone for gift cards from local and U.S. retailers such as:

- Amazon<sup>†</sup>
- T. J. Maxx<sup>†</sup>
- Walmart<sup>†</sup>
- Macy's<sup>†</sup>
- Target<sup>†</sup>
- The Home Depot<sup>†</sup>

## Travel without restrictions<sup>▲</sup>

- When you use RBC Rewards points to pay, you can fly on ANY airline, ANY flight, ANY time.
- Your redemption can even include taxes and fees.
- There are no hidden fees, blackout periods or seat restrictions.

### Three unique ways to redeem your RBC Rewards points for travel:

- Complete freedom to book online or with any travel agency using your card and then redeem your RBC Rewards points to pay towards the travel purchase on your credit card statement.
- Book through RBC Rewards, online or with a live agent.
- Redeem for travel gift certificates to use for future travel or to give as a gift.

## Use your points like cash<sup>▲</sup>

Turn your RBC Rewards points into a cash-back credit that you can apply to your account balance.

The RBC Rewards Visa Platinum card is the perfect complement to your lifestyle, offering a range of added services.

**Concierge Service.** From anywhere in the world, your RBC Rewards Visa Platinum card gives you access to a prestigious Concierge Service. One call puts you in touch with the concierge who will save you time and stress by arranging restaurant reservations, entertainment bookings, event tickets, a unique gift for someone special, travel bookings and more.\*

**Exclusive Offers:** Enjoy an array of merchant offers and experiences, including a special offer from Visa and SkyBox<sup>^</sup> for discounts on shipments from the United States at [www.skybox.net/visavip/eng](http://www.skybox.net/visavip/eng), Avis discounts of up to 25% and free upgrades at [www.avis.com/rbclac](http://www.avis.com/rbclac), and discounts at luxury hotels. Visit [www.visa-platinum.com](http://www.visa-platinum.com) for more details.

**Emergency Medical Protection<sup>†</sup>:** Provides coverage worldwide to a maximum of 60 days for medical expenses up to \$25,000 USD and emergency evacuation up to \$50,000 USD in the event of serious injury or sickness that occurs during the course of a covered trip.

**Travel Assistance:** Prior to travel, receive information about destinations, exchange rates, travel requirements and more. During travel, benefit from medical assistance, emergency legal assistance, lost baggage assistance and more.

**Travel Accident Insurance<sup>†</sup>:** Provides coverage for up to 60 days to a maximum of \$500,000 USD in the event of a covered accidental death or dismemberment while travelling by land, air or water in a commercial carrier with published routes.

**Auto Rental Insurance<sup>†</sup>:** Save the cost of additional insurance when you rent a car anywhere in the world (maximum coverage of 31 consecutive days).

**Additional information on these benefits can be found at [www.rbcroyalbank.com/caribbean/platinum](http://www.rbcroyalbank.com/caribbean/platinum).**

