



PRIMARY OR CO-APPLICANT CARDHOLDER INFORMATION

FIRST NAME/INITIAL

LAST NAME

CREDIT CARD NUMBER (REQUIRED)

IMPORTANT — PLEASE READ THE INSTRUCTIONS BELOW CAREFULLY. FAILURE TO PROVIDE ACCURATE INFORMATION WILL RESULT IN YOUR REQUEST BEING DENIED AND/OR TERMINATION OF YOUR ACCOUNT.

The maximum number of Authorized Users allowed per credit card account is four (4).

1. AUTHORIZED USER CARDHOLDER ACCOUNT INFORMATION

To add an Authorized User we require the information below. Please provide address and telephone number information if different from Primary or Co-Applicant Cardholder.

FIRST NAME INITIAL

LAST NAME

HOME TELEPHONE/CONTACT NUMBER

RELATIONSHIP TO PRIMARY / CO-APPLICANT

OCCUPATION (OPTIONAL)

ID NUMBER 1

ID NUMBER 2

DATE OF BIRTH NATIONALITY

COUNTRY OF BIRTH

ADDRESS APT. NO

CITY / TOWN COUNTRY

Please issue a Credit Card on the Account (of the same type as currently issued to the primary cardholder) to the Authorized User(s) who sign(s) this Request Form, and renew and replace the Card periodically. The Applicant (or the Co-Applicant) and the Authorized User(s) certify that all the information they have supplied in this Request Form(s) is true and complete.

This Request will only be approved if your Account is in good standing at the time the request is processed.

"Under the terms of the RBC Royal Bank Credit Card Agreement (the "Agreement"), the primary cardholder and the co-applicant (if there is one) are responsible for all amounts owing under the account, including all charges incurred by an Authorized User.

By signing below, I acknowledge that I am responsible for all of the use of the Credit Card Account by an Authorized User. I will ensure that the Authorized User receives 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.

As an Authorised User:

By signing below as the Authorized User, I will comply with the Agreement that you send to the Applicant, as amended from time to time. I will obtain it from the Applicant and read it or ask you to send me a copy. I will pay special attention to the Authorized User Terms contained therein." I acknowledge that I have read, understood and consent to the Bank's privacy policy regarding the collection and use of my personal information."

X Primary or Co-applicant Signature (REQUIRED)

X Authorized User Signature (REQUIRED)

Date

X Approval Officer Name (REQUIRED)

X Approval Officer Signature (REQUIRED)

Date

In this Agreement:

"Bank" means the RBC entity at which the account is established.

"Cardholder" in this section "cardholder" shall collectively refer to the Primary Cardholder, the Co-Applicant and the Authorised User.

## RESPECTING YOUR PRIVACY IS IMPORTANT TO THE BANK

Periodically the Bank may mail product and service information the Bank feels would interest the Cardholder. However, if the Cardholder prefers not to receive such mail or phone calls, please inform the Bank. While the Bank makes a considerable effort to keep client files up to date, some errors do occur. Therefore, if the Cardholder is already a credit card cardholder of the Bank, or have recently applied for the card, please accept the Bank's apologies. For general inquiries, about this Credit Card offer, please contact your branch or the Client Contact Centre.

## COLLECTION AND USE OF PERSONAL INFORMATION

### Collecting your personal information

The Bank may from time to time collect financial and other information about the Cardholder such as:

- information establishing the Cardholder's identity (for example, name, address, phone number, date of birth, etc.) and the Cardholder's personal background;
- information related to transactions arising from the Cardholder's relationship with and through the Bank, and from other financial institutions;
- information the Cardholder provides on an application for any of the Bank's products and services;
- information for the provision of products and services; and
- information about financial behaviour such as the Cardholder's payment history and credit worthiness.

The Bank may collect and confirm this information during the course of its relationship with the Cardholder. The Bank may obtain this information from a variety of sources, including from the Cardholder, from service arrangements the Cardholder makes with or through the Bank, from credit reporting agencies and financial institutions, from registries, from references the Cardholder provides to the Bank and from other sources, as is necessary for the provision of the Bank's products and services.

The Cardholder acknowledges receipt of notice that from time to time reports about the Cardholder may be obtained by the Bank from credit reporting agencies.

### Using your personal information

This information may be used from time to time for the following purposes:

- to verify the Cardholder's identity and investigate its personal background;
- to open and operate the Cardholder's account(s) including the Account and provide it with products and services the Cardholder may request;
- to better understand the Cardholder's financial situation;
- to determine the Cardholder's eligibility for products and services the Bank offers;
- to help the Bank better understand the current and future needs of its clients;
- to communicate to the Cardholder any benefit, feature and other information about products and services the Cardholder has with the Bank;
- to help the Bank better manage its business and the Cardholder's relationship with it;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

### For these purposes, the Bank may:

- make this information available to its employees, its agents and service providers, (including those persons and entities providing services under and in connection with the RBC Rewards program described in this Agreement, such persons and entities being referred to herein as "RBC Rewards Service Providers") wherever located, 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.

## COLLECTION AND USE OF PERSONAL INFORMATION cont'd

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 the Cardholder's request, the Bank may give this information to other persons.

The Bank may also use this information and share it with Royal Bank of Canada ("RBC") companies (i) to manage its risks and operations and those of RBC companies, (ii) to comply with valid requests for information about the Cardholder from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know the Cardholder's choices under "Other uses of your personal information" for the sole purpose of honouring the Cardholder's choices.

The Cardholder acknowledges (i) that each RBC 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, and accordingly (ii) that information received by an RBC company and an RBC Rewards Service Provider is necessarily subject to disclosure in accordance with the laws of such jurisdiction(s).

If the Bank has the Cardholder's relevant tax number, the Bank may use it for tax related purposes if the Cardholder holds a product generating income and share it with the appropriate government agencies, and the Bank may also share it with credit reporting agencies as an aid to identify the Cardholder.

### Other uses of your personal information

- The Bank may use this information to promote its products and services, and promote products and services of third parties it selects, which may be of interest to the Cardholder. The Bank may communicate with the Cardholder through various channels, including telephone, or email, using the contact information the Cardholder has provided.
- The Bank may also, where not prohibited by law, share this information with RBC companies for the purpose of referring the Cardholder to them or promoting to the Cardholder products and services which may be of interest to the Cardholder. The Bank and RBC companies may communicate with the Cardholder through various channels, including telephone, or email, using the contact information the Cardholder has provided. The Cardholder acknowledges that as a result of such sharing they may advise the Bank of those products or services provided.
- If the Cardholder also deals with RBC companies, the Bank may, where not prohibited by law, consolidate this information with information they have about the Cardholder to allow the Bank and any of them to manage the Cardholder's relationship with RBC companies and the Bank's business.

The Cardholder understands that the Bank and RBC companies are separate, affiliated corporations. RBC companies include the Bank's parent companies, affiliates and subsidiaries wherever located, 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.

### Your right to access your personal information

The Cardholder may obtain access to the information the Bank holds about the Cardholder 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 the Bank's privacy policies the Cardholder may do so now or at any time in the future by contacting the Cardholder's branch.

### Our privacy policies

The Cardholder may obtain more information about the Bank's privacy policies by calling the Bank or by visiting the Bank's web site at <http://www.rbcroyalbank.com/caribbean/>

