



February 24th, 2014

IMPORTANT NOTICE: IMPROVEMENTS TO RBC EXPRESS

We are working to improve RBC Express to provide you with a better user experience. Here are some of the changes that will be implemented in 2014:

- **Upgrades to user authentication to access RBC Express** starting this April. For more information, please click the following link: [RBC Express Authentication FAQs](#).
- **RBC Express Mobile App:** This summer we are launching a new mobile app to allow you to view payments, approve transactions and more at your convenience. Click on this link for more information: [RBC Express Mobile](#)
- **Receive Alerts on RBC Express activity:** Want to know when payments have been approved, transactions posted, or when balances are below a specific limit? Sign up for the new Alerts service available in late 2014. Look forward to more information this fall.

We will continue to provide regular updates on these exciting changes through the RBC Express Message Centre and the RBC Express Resource Centre.

In anticipation of these changes, certain legal provisions associated with RBC Express are being updated:

- (1) New RBC Express User Agreement
- (2) New RBC Express Service Materials
Both are accessible by clicking [here](#)
- (3) Updated RBC Express Rules of Operation accessible through our secured RBC Express *Resource Centre > References > Rules of Operations*

The updated legal terms will take effect on April 7th, 2014 and will amend and restate the current versions of your agreements governing RBC Express. The use of RBC Express by or on behalf of your business after April 7, 2014 will constitute your agreement to the updated legal terms. If any of the updated legal terms are not acceptable to you, please stop using RBC Express and contact your RBC representative for assistance.