

**Avion<sup>®</sup> See The World ON POINTS Contest**  
**Official Contest Rules and Regulations**

Please read these contest rules (the “Contest Rules”) in their entirety before entering the “Avion See the World ON POINTS” Contest (the “Contest”). Do not enter the Contest unless you agree to these Contest Rules. Participation in the Contest constitutes unconditional agreement and acceptance of these Contest Rules which are final on all matters relating to the Contest.

The sponsor of the Contest is Royal Bank of Canada (the “Sponsor” or the “Bank”).

The Contest starts on September 21, 2015 at 12:01 AM Eastern Time (“ET”) and ends on November 30, 2015 at 11:59 PM ET (the “Contest Period”).

**1. ELIGIBILITY:**

To be eligible to win a prize, you must: a) be a Canadian resident; b) have reached the age of majority in the province or territory in which you reside as of September 21, 2015; c) be a primary cardholder on your RBC Royal Bank<sup>®</sup> credit card account; and d) have entered the Contest as set out in Section 2 below prior to the end of the Contest Period.

The Contest is not open to residents of Quebec, employees of the Sponsor or the independent contest judging organization or those with whom they are domiciled.

**2. PARTICIPATE IN THE CONTEST:**

You will be automatically entered into the Contest if (i) you fully complete an application for an RBC<sup>®</sup> Visa Infinite<sup>‡</sup> Avion, RBC Visa<sup>‡</sup> Platinum Avion, RBC Avion Visa Infinite Privilege<sup>‡</sup> or RBC Royal Bank Visa Business Platinum Avion account (each an “Eligible RBC Visa Avion” card/account); and/or (ii) as a primary cardholder, you successfully transfer from any RBC Royal Bank credit account in good standing to an Eligible RBC Visa Avion account, and remain a primary cardholder on the Eligible RBC Visa Avion account up until after the draw date; and/or (iii) you or any cardholder on an existing Eligible RBC Visa Avion account in good standing at the time of verification by the Sponsor, completes and submits the Online Registration Form as further described below (and you remain the primary cardholder on the Eligible RBC Visa Avion account up until after the draw date), between September 21, 2015 at 12:01 AM ET and November 30, 2015 at 11:59 PM ET (each, a “Qualifying Application”). You can also enter the Contest as further described below under “No Purchase Necessary”.

To apply for, or request a transfer to, an Eligible RBC Visa Avion account: visit an RBC Royal Bank branch, call 1-800-769-2511, visit [www.rbc.com/avion](http://www.rbc.com/avion) or [www.rbc.com/businessavion](http://www.rbc.com/businessavion), or reply to a qualifying offer, sent to you by mail or through RBC Royal Bank Online Banking, to apply for or transfer to an Eligible RBC Visa Avion account within the Contest Period. To find your closest branch, please visit [maps.rbcroyalbank.com](http://maps.rbcroyalbank.com). Applications for or requests to transfer to an RBC Royal Bank credit card

account other than an Eligible RBC Visa Avion card account will not be considered as Qualifying Applications.

To enter the Contest, you as the existing primary cardholder of the Eligible RBC Visa Avion account or any cardholder on the Eligible RBC Visa Avion account, will have to visit [www.rbc.com/avion](http://www.rbc.com/avion) and fully complete and submit the Online Registration Form, which requires the entrant's first name, last name, email address, daytime phone number and Eligible RBC Visa Avion card number. Only one (1) entry using the Online Registration Form is allowed per Eligible RBC Visa Avion account.

You can earn a maximum of one (1) entry per Qualifying Application type (described in (i), (ii) and (iii) above), for a maximum of three (3) entries into the Contest. Only a primary cardholder is permitted to win the one of the three prizes (co-applicants, authorized users and secondary business cardholders are not eligible to win).

**NO PURCHASE NECESSARY:** To enter without submitting a Qualifying Application, hand-print your name, address, city, province or territory, postal code, day and evening telephone numbers, and an original, legible 100 word or more handwritten essay on the "Value of having an Eligible RBC Visa Avion card", and mail in a postage stamped envelope to: "Avion See The World On Points", c/o Laura Wright 88 Queens Quay West, 12<sup>th</sup> Floor, Toronto, Ontario, M5J 0B8. Maximum of three (3) non-purchase entries per entrant. Non-purchase entries must be postmarked by the last day of the Contest Period and received by the Sponsor by December 7, 2015 at 11:59 PM. ET.

All entries are subject to verification. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor) to participate in this Contest. Failure to provide such proof in a timely manner may result in disqualification. Mechanical reproductions will not be accepted. All entries become the property of the Sponsor and none will be returned. No correspondence will be entered into except with selected entrants.

### **3. PRIZES:**

There are 3 prizes available to be won, each consisting of 1,000,000 RBC Rewards points (each, a "Prize"). Approximate retail value of each Prize is \$10,000.00 CDN. Only one Prize may be won by an entrant. The 1,000,000 RBC Rewards points will appear in the winner's RBC Rewards account 8 to 10 weeks after being declared a winner. Prize(s) must be accepted as awarded. The Prize may not be sold or transferred and is not convertible to cash. In the event that the potential prize winner is a business, the Prize shall be awarded to the Primary cardholder of the RBC Rewards account and the Prize shall appear in such Primary cardholder's RBC Rewards account 8 to 10 weeks after being declared a winner. Sponsor reserves the right in its sole discretion to substitute the Prize in whole or in part in the event that all or any component of the Prize is unavailable. Any taxes, fees and other incidental charges applicable to any Prize are the sole responsibility of the winner.

#### **4. DRAWS:**

On December 11, 2015 at 1:00 P.M. ET in Toronto, Ontario, three (3) potential winners will be drawn at random from among all eligible automatic entries and all eligible non-purchase entries received during the Contest Period.

The draws will be determined solely by, the Sponsor's records at the end of the Contest Period, which records will be deemed final and conclusive on all matters.

#### **5. ODDS OF WINNING:**

The odds of winning a prize depend on the total number of eligible entries and eligible non-purchase entries received during the Contest Period.

#### **6. USE OF INFORMATION:**

By submitting a Qualifying Application in accordance with Section 2 (i) or (ii) above or a non-purchase entry, participants agree to being automatically entered into the Contest, and if randomly selected as a potential winner for the Contest, it will be necessary for the contest administrator to contact the primary cardholder to administer the contest and/or award the prize. Similarly, by entering the Contest in accordance with Section 2 (iii) above, the contest administrator will be required to contact the primary cardholder to administer the contest and/or award the prize. No permanent records of any such personal information attained through the Contest will be retained, except for purposes of the administration of this Contest as set out in these Contest Rules. If you apply for an Eligible RBC Visa Avion account but do not want to be automatically entered into the Contest, you must call 1-800-694-5840 prior to the end of the Contest Period and you will not be entered into this Contest.

#### **7. WINNER NOTIFICATION/PRIZE AWARDS:**

The following process will be followed for the notification and awarding of prizes. The selected entrants will be notified via courier and/or by telephone by the independent contest judging organization. No messages will be left for a selected entrant, as the independent contest judging organization must speak directly to the selected entrant. In order to win a prize, the selected entrant must correctly answer, unaided, a time-limited, mathematical, skill-testing question to be posed by telephone at a mutually convenient time and date and sign and return the Sponsor's standard declaration, release and consent form (the "Sponsor Release") within twenty one (21) days from the time the prize notification is made. If a selected entrant (1) cannot be contacted at the primary telephone numbers (as indicated on their RBC Visa account records maintained by the Sponsor or as shown on their non-purchase entry); (2) fails to correctly answer the mathematical skill-testing question within the allotted time; or (3) fails to return the Sponsor's Release within the specified time, he/she will be disqualified and time permitting, another

entrant will be randomly selected in accordance with these Contest Rules until all the prizes have been awarded or there are no eligible entries left.

If the primary cardholder on an RBC Royal Bank Visa Business Platinum Avion account is selected as a potential winner, the business owner must provide identification satisfactory to the Sponsor, at its sole discretion, confirming business ownership. The prize will be awarded in the name of the business and the business owner(s) will determine who will win the prize.

#### **8. DECISIONS FINAL/ADDITIONAL TERMS:**

By participating in the Contest, all entrants agree to: (a) be bound by these Contest Rules and the decisions of the Sponsor and its independent contest judging organization which decisions are final and binding without right of appeal in all respects; and (b) release, discharge, indemnify and hold harmless the Sponsor and its affiliates, their advertising or promotional agencies or any independent contest judging organization, and any of the foregoing entities' respective officers, directors, affiliates, related entities, partners, partnerships, principals, representatives, agents, licensees, employees, vendors, partners, successors and assigns (collectively, the "Contest Parties") from any liability, claims, or damages, demands, actions, or causes of action whatsoever which they, their heirs, successors, assigns, executors, or administrators may now or hereafter have directly or indirectly against them or any of them in respect of or relating to the Contest, an entrant's participation in the Contest, and/or the acceptance or use, misuse, or possession of a prize. By accepting a prize pursuant to this Contest, the winner and traveling companion agree to the Sponsor's and its designee's use of his/her name, city, province or territory of residence and/or photograph or other likeness for advertising and publicity purposes without notice or compensation. The winner's traveling companion must be of the age of majority or older in the province or territory of his/her residence as of September 21, 2015, or if under the age of majority, the winner's traveling companion must obtain the written consent of his or her parent or guardian prior to coordination of any travel pursuant to this Contest.

#### **9. LOST/STOLEN ENTRIES/CANCELLING THE CONTEST:**

The Contest Parties are not responsible for print or typographical errors in any Contest-related materials; for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due non-purchase entries; or for applications that are posted late or incorrectly or are lost due to computer or electronic malfunction. The Contest Parties will not be responsible for telephone, technical, operational, network, on-line, electronic, computer hardware or software failures of any kind, misdirected, stolen, incomplete, garbled or delayed Internet/e-mail, computer or telephone transmissions on account of technical problems or traffic congestion on the Internet or at any Web site, or any combination thereof, including any damage to an entrant's or any other person's computer related to or resulting from participation in or downloading any materials relating to this Contest. If, for any reason whatsoever any portion of this Contest is not capable of running as planned or if the administration, security, fairness, integrity, or proper conduct of this Contest is corrupted or adversely affected, including without limitation by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud,

technical failures or any other causes beyond its control, or for any other reason whatsoever, the Sponsor, in its sole and absolute discretion, may cancel, terminate, modify (including extending the Contest Period) or suspend the Contest without individual notice. Any such notice will only be posted at [www.rbc.com/avion](http://www.rbc.com/avion)

**10. LAWS/CURRENCY:**

The Contest is subject to all applicable federal, provincial, and local laws and regulations. This Contest is void where prohibited or otherwise restricted by law. All currency indicated in these Contest Rules is in Canadian dollars.

**11. PRIVACY:**

By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her Entry only for the purpose of administering the Contest and in accordance with Sponsor's privacy policy (available at: [www.rbc.com/privacysecurity/ca/our-privacy-policy.html](http://www.rbc.com/privacysecurity/ca/our-privacy-policy.html)). Any other consent that the entrant has given to the Sponsor to receive commercial electronic messages which are currently in effect, and unrelated to this Contest shall not be affected by the request for consent made pursuant to this Contest. For additional information, please see our Privacy Policy at <http://www.rbc.com/privacysecurity>.

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