

Important! Please read these terms, which are part of this request form.

Respecting Your Privacy is Important to Us

Periodically we provide you with information about products and services we feel would interest you. However, if you prefer not to receive such information, please let us know by calling 1-800 ROYAL® 1-1 (1-800-769-2511). Please allow approximately three to four weeks for approval and delivery of the new RBC Royal Bank credit card(s).

Collection, Use and Disclosure of Personal Information

Collecting Your Personal Information

We collect financial and other information about you from time to time such as:

- information establishing your identity (for example: name, address, phone number, date of birth, etc.) and your personal background;
- information about your transactions or other dealings with and through us;
- information you provide in an application for any of our products and services;
- information about your use of our products and services; and
- information about financial behaviour such as your payment history and credit worthiness.

We collect and confirm this information during the course of our relationship. We obtain this information from a variety of sources, including from you; from your use of our products and services; from service arrangements you make with or through us; from credit reporting agencies, other financial or lending institutions, or insurers; from registries; from fraud detection and prevention agencies, service providers, or regulatory or governmental bodies; from references you provide to us; and from other sources, as is necessary for the provision of our products and services.

You acknowledge receipt of notice that from time to time reports about you may be obtained by us 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 and investigate your personal background;
- to open and operate your account(s) and provide you with products and services you may request;
- to maintain up to date records;
- to manage our risks and operations, and detect and prevent fraud or suppress financial abuse;
- to better understand your financial situation;
- to determine your eligibility for products, services, programs and promotions;
- to manage and administer loyalty programs and promotions;
- to help us 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 facilitate the operation of payment networks including to process transactions and resolve disputes;
- to help us better manage our business and your relationship with us;
- to create aggregated and anonymous information, statistics, and reports and to generate data insights, analysis, and predictive models; and
- as required or permitted by law.

We may also use this information as described in “Other Uses and Disclosures of Your Personal Information” below.

We may use automated processing to make decisions about you, including credit and loan adjudication, where applicable.

Disclosing Your Personal Information

We make this information available to our employees, agents and service providers, who require access for the purposes described above. Our employees, agents and service providers are required to maintain the confidentiality of this information.

In the event our service provider is located outside Canada, the service provider is bound by, and this information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

Your personal information may be transmitted through, stored, or processed in countries or provinces other than your home jurisdiction, in which case the information is bound by the laws of those jurisdictions and may be disclosed in accordance with those laws. We will take measures to protect your personal information with appropriate contract clauses or other applicable safeguards.

We may share this information with other organizations (such as other financial or lending institutions, or insurance companies), fraud detection and prevention agencies, service providers, or regulatory or governmental bodies to prevent, detect or suppress financial abuse, fraud or other criminal activity, protect our assets and interests, defend or settle claims, manage risks and resolve disputes.

We share this information with the operators and participants of payment networks to process payments and other transactions, manage risks, detect and prevent fraud, maintain up to date records, resolve disputes and administer loyalty programs, promotional activities or other activities related to your Credit Card or Account.

We share your credit, financial and other related information with credit reporting agencies for the purpose of maintaining the accuracy and integrity of the credit reporting system. Credit reporting agencies may share this information with others.

We share this information with your consent or where required in order to facilitate the provision or administration of a product or service that you have requested.

We collect and share this information with RBC companies (i) to manage our risks and operations and those of RBC 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 let RBC companies know your choices under “Other Uses and Disclosures of Your Personal Information” below for the purpose of knowing and honouring your choices.

We share this information where permitted or required by law, such as 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, or to collect a debt owed to us. We may share this information in connection with the sale of all or part of our business or assets.

If we have your social insurance number, we may use it for tax related purposes if you hold a product generating income and share it with the appropriate government agencies, and we may also share it with credit reporting agencies as an aid to identify you.

Other Uses and Disclosures of Your Personal Information

- We may use and disclose this information to promote our products and services, and promote products and services of RBC companies or third parties we select, which may be of interest to you. We may communicate with you through various channels using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our 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; and insurance services.

You may choose not to have this information shared or used for these other purposes described above under “Other Uses and Disclosures of Your Personal Information” by contacting us as set out below. In this event: (i) you will not be refused credit or other services just for making this choice; and (ii) we will respect your choices; and (iii) we will share your information with RBC companies for the purpose of knowing and honouring your choices.

Your Right to Access Your Personal Information

You may obtain access to your personal 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 your personal information, to learn more about our use of automated processing, to ask questions about our privacy policies, or to request that your personal information not be used for any or all of the purposes outlined in “Other Uses or Disclosures of Your Personal Information”, or to ask that your social insurance number not be shared with a credit reporting agency as an identifier, you may do so now or at any time in the future by:

- contacting your branch; or
- calling us toll-free at 1-800 ROYAL® 1-1 (1-800-769-2511).

Our Privacy Notices

All collection, use, and disclosure of your personal information will be in accordance with our Global Privacy Notice and Digital Channel Privacy (available at rbc.com/privacysecurity), which form part of these terms.

® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

* All other trademarks are property of their respective owner(s).

* Authorized User(s) with a pre-set monthly card limit must be a Canadian resident and at least 14 years of age. Minimum limit required is \$100.

* Authorized User(s) with access to the Primary/Co-Applicant's entire credit limit must be the age of majority in their province/territory of residence.

§ Failure to assign limits means access to the entire credit limit. Minimum limit that can be set is \$100. If no limit is set, the Authorized User will have access to the full credit limit for the account.

∞ Monthly Card Limit is the total amount available to the Authorized User to charge to the Account during each statement period. Monthly Cash Advance Limit is the total amount of cash advances an Authorized User may make during each statement period at ATMs, a branch or through RBC Royal Bank Online Banking. Cash-like transactions count against the cash advance limit. At the end of each statement period, the Authorized User's balance for the purposes of the Monthly Card Limit and Monthly Cash Advance Limit, if any, is re-set to \$0. Transactions are authorized or declined based upon information available at that time. Transactions which would cause a card limit or cash advance limit to be exceeded are ordinarily declined; however, there may be instances where amounts are charged to a credit card Account in excess of an applicable card limit or cash advance limit. For more information please visit [www.rbcroyalbank.com/ccooption](http://www.rbcroyalbank.com/ccoption).