



PRIMARY OR CO-APPLICANT CARDHOLDER INFORMATION

PRIMARY OR CO-APPLICANT CARDHOLDER NAME FIRST NAME/INITIAL

LAST NAME

CREDIT CARD NUMBER (REQUIRED)

CLIENT CARD NUMBER (IF APPLICABLE)

1. AUTHORIZED USER CARDHOLDER INFORMATION

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

FIRST NAME INITIAL

FIRST NAME INITIAL

LAST NAME

LAST NAME

HOME TELEPHONE RELATIONSHIP TO PRIMARY / CO-APPLICANT

HOME TELEPHONE RELATIONSHIP TO PRIMARY / CO-APPLICANT

DATE OF BIRTH OCCUPATION

DATE OF BIRTH OCCUPATION

RBC ROYAL BANK CLIENT CARD NUMBER (IF APPLICABLE)

RBC ROYAL BANK CLIENT CARD NUMBER (IF APPLICABLE)

ADDRESS (valid civic address required - P.O. Box, Rural Route, or General Delivery are not acceptable) APT. NO

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CITY / TOWN PROVINCE / TERRITORY POSTAL CODE

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Authorized User to have access to the entire credit limit
Authorized User to be assigned the following limits:

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Authorized User to be assigned the following limits:

MONTHLY CARD LIMIT MONTHLY CASH ADVANCE LIMIT (OPTIONAL)

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

Maximum is nine Authorized Users per Account except for Student accounts, which do not allow for Authorized Users. Each Authorized User must be a Canadian resident and at least 14 years of age.

Please issue an additional Credit Card (of the same type as mine) on my Credit Card account identified above (the "Account") to the Authorized User(s) who sign(s) this Request Form, and reissue and replace those Credit Card(s) periodically. The Primary Cardholder or Co-Applicant Cardholder submitting this request and the Authorized User(s) certify that all the information they have supplied in this Request Form is true and complete. This Request Form will only be approved if the 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 Co-Applicant Cardholder (if there is one) are each fully responsible for all amounts owing under the Account, including all charges incurred by an Authorized User. By signing below:

As the Primary Cardholder (or Co-Applicant Cardholder), I acknowledge that I am fully responsible for all amounts owing under the Account, including all charges incurred by an Authorized User. I will ensure that the Authorized User receives a copy of the Agreement, any replacements or amendments, as well as any notices you send regarding use of a Credit Card and Credit Card Account details. I understand that it is my responsibility to ensure that the Authorized User complies with the applicable terms and conditions of the Agreement. I also understand that you may provide an Authorized User with access to information about their transactions, the credit limit on my Account, and the amount of credit available to them on my Account. I understand that the same rates and fees that apply to my Account will also apply to each Credit Card issued to an Authorized User. The rates and fees are set out in the disclosure statement provided when the initial Credit Card(s) were issued on the Account, as amended from time to time.

As the Authorized User, I will comply with the Agreement, as amended from time to time, except that I am not responsible for the repayment of the total debt owing under the Account and will not be bound by the provisions in the Agreement relating to the repayment of such amount. I will obtain a copy of the Agreement from the Primary Cardholder (or Co-Applicant), or ask you to send me a copy, and read it. I agree to be bound

by the Agreement and will pay special attention to the Authorized User obligations contained therein. I have read and agree to the "Collection, Use and Disclosure of Personal Information" section found below.

Setting Monthly Limits for an Authorized User: You (as Primary Cardholder or Co-Applicant Cardholder) may assign an individual Monthly Card Limit and/or Monthly Cash Advance Limit from \$100 up to the Credit Limit for your Account (in increments of \$10) for each Authorized User, subject to the following:

- An Authorized User who is under the age of majority in their province/territory of residence must have a pre-set Monthly Card Limit.
An Authorized User with access to the entire Credit Limit on your Account must be the age of majority in their province/territory of residence. Failure to assign a Monthly Credit Limit means the Authorized User will have access to the entire Credit Limit on your Credit Card Account.
Failure to assign a Monthly Cash Advance Limit means the Authorized User can make cash advances up to the Monthly Credit Limit (if a Monthly Credit Limit is set) or the entire Credit Limit on your Credit Card Account.
The minimum monthly limit that can be set is \$100.

The Monthly Card Limit is the total amount available to the Authorized User to charge to the Account during each statement period, including purchases and cash advances, and cannot exceed the Credit Limit on your Account. The Monthly Cash Advance Limit is the total amount of cash advances an Authorized User can make during each statement period. Cash-like transactions (e.g., money orders, gaming transactions) are treated as cash advances and count against the Monthly 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 Monthly Card Limit or Monthly Cash Advance Limit to be exceeded are ordinarily declined; however, there may be instances where amounts are charged to an Account in excess of a Monthly Card Limit or Monthly Cash Advance Limit.

X Primary or Co-Applicant Signature (REQUIRED)

X Authorized User Signature (REQUIRED)

X Authorized User Signature (REQUIRED)

M | M | D | D | Y | Y Date

Privacy: Collection, Use, and Disclosure of Personal Information

Respecting Your Privacy is Important to Us

Periodically, we send product and service information we feel would interest you. However, if you prefer not to receive such information, please let us know by calling 1-800-ROYAL® 1-2 (1-800-769-2512). It may take some time for your preferences to be updated.

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 present Installment Plan payment options, and to 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 Credit Card Account.

We share your credit, financial and other related information with credit reporting agencies for the purposes 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, (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.

Installment Plan Program

If you are eligible for an Installment Plan, we will disclose your plan eligibility details and Credit Card identifier information (such as your Credit Card number) to our third party service provider(s) in order to allow you to pay in installments at the time of making your purchase at participating merchants in-store or online. You may choose not to have this information shared for this purpose by contacting us at 1-800 ROYAL® 1-2 (1-800-769-2512). However, Installment Plans remain a feature on your Credit Card, and you may still choose to set up a Plan after purchase if you are eligible.

Co-Branded Credit Cards

If you are applying for a co-branded Credit Card and your application is approved, you acknowledge and consent to the following additional uses and disclosure of information about you. Information you give us in your application will be shared with the co-brand partner for enrolment in that co-brand partner's rewards/loyalty program and used so that an appropriate rewards/loyalty account with that co-brand partner can be opened in your name, if you do not already have one. We may transmit to that co-brand partner any updates we receive of any of that information. From time to time, we and the co-brand partner may also exchange information about you (which may include your name, email address, mailing address, date of birth and Credit Card Account number) in order to provide you with the benefits, services, or partner rewards (such as points, miles or reward dollars) that you earn with your co-branded Credit Card and to provide you with information about those benefits, services or partner rewards.

Co-branded WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite Credit Cards

This subsection supplements the subsection titled “Co-Branded Credit Cards” above, and only applies to the WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite credit cards (each, a “Co-Branded Credit Card”).

For the purposes of this subsection, WestJet, METRO Inc. and Pattison Food Group Ltd. (“PFG”) are each referred to herein as a “Co-Branded Partner”; the WestJet Rewards Program, METRO Inc.'s moi rewards program and PFG's More Rewards program are each referred to herein as a “Partner Rewards Program”; partner rewards (such as points, miles or reward dollars) earned through a Partner Rewards Program are referred to herein as “Partner Rewards”; and “you” refers only to the primary cardholder who initially signed or submitted the application for the Co-Branded Credit Card, and whose name is on the Credit Card Account and the Partner Rewards Program

account. If you are applying for a Co-Branded Credit Card and your application is approved, you acknowledge and consent to additional disclosure and uses of information by us and by the Co-Branded Partner, including:

- (i) disclosure by us to the applicable Co-Branded Partner of information about transactions made by all cardholders on the Credit Card Account – for example, information about the merchant, transaction amount, transaction date, and total purchases (“**Transactional Information**”). If there is more than one cardholder on the Credit Card Account, Transactional Information disclosed to the applicable Co-Branded Partner will not be linked to individual cardholders; and
- (ii) disclosure by the applicable Co-Branded Partner to us of information relating to your Partner Rewards Program activity – for example, information about redemptions, Partner Rewards balance, and use of other Partner Rewards Program benefits (“**Partner Rewards Program Information**”).

If your application is approved, and with your consent, we may also disclose to the applicable Co-Branded Partner additional personal information such as your age range, occupation and income range (“**Additional Personal Information**”).

The information disclosed by us to the applicable Co-Branded Partner will be used to administer the Co-Branded Credit Card program and the Partner Rewards Program; enable you to receive Partner Rewards; enhance the Co-Branded Credit Card program or Partner Rewards Program; provide Co-Branded Credit Card program offers to you; for internal reporting and analytics purposes; and for the purposes set out in these Terms and Conditions. The information disclosed by the applicable Co-Branded Partner to us will be used to enhance the Co-Branded Credit Card program and for internal reporting and analytics purposes.

You may choose not to have Transactional Information disclosed by us to the applicable Co-Branded Partner and used for the above purposes by contacting us at 1-800 ROYAL® 1-2 (1-800-769-2512). If you are a member of the WestJet Rewards Program, you may choose not to have your Partner Rewards Program Information disclosed by WestJet to us and used for the above purposes by

contacting WestJet at westjet.com/rbcshare or 1-888-WESTJET (1-888-937-8538). For more details, visit rbc.com/westjetshare. If you are a member of the moi rewards program and have questions about METRO Inc.'s sharing of your Partner Rewards Program Information with us, contact METRO Inc. at 1-866-638-0020. If you are a member of the More Rewards program and have questions about PFG's sharing of your Partner Rewards Program Information with us, contact More Rewards at Privacy@PattisonFoodGroup.com.

You can provide your consent for your Additional Personal Information to be disclosed by us to the applicable Co-Branded Partner and used for the above purpose by contacting us at 1-800 ROYAL® 1-2 (1-800-769-2512).

You can change your sharing preferences by contacting the applicable party, as set out above, at any time.

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 and 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 1-800-769-2512.

Our Privacy Notices

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

While we make a considerable effort to avoid any discrepancies between our marketing materials and the RBC Royal Bank Credit Card Agreement you will receive with your card, in the event there is a discrepancy, the Credit Card Agreement will prevail.

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