

RBC High Interest eSavings Account Contest

Full Contest Rules and Regulations

Please read these Contest rules ("Contest Rules") in their entirety before entering 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. Sponsored by Royal Bank of Canada ("Sponsor"). By entering this Contest you agree to be bound by the decisions of Contest Sponsor which are final and binding in all respects.

1. **CONTEST PERIOD:** The Contest runs from August 12, 2013 at 9:00:01am Eastern Time ("ET") to October 31, 2013 at 5:00:00 p.m. ET (the "Contest Period").
2. **ELIGIBILITY:** This Contest is open to legal residents of Canada who have reached the age of majority in their province or territory of residence on or before the start of the Contest Period. Limit one entry per person. Employees of the Sponsor, its subsidiaries, affiliates, advertising or promotional agencies and the independent Contest agency and those with whom any of the above are domiciled are not eligible.
3. **HOW TO ENTER: NO PURCHASE NECESSARY.** To be eligible, entrants who open an RBC High Interest eSavings account (Canadian or US eSavings accounts applicable) (each an "Eligible Account") during the Contest Period are automatically entered. **Accounts must remain open and have a minimum balance of \$500 CDN or USD, as applicable, at the close of the Contest Period to be eligible.** Limit one entry per person and per account.

NO PURCHASE ENTRY: Existing Eligible Account holders with a minimum balance of \$500 CDN or USD, as applicable, at the end of the Contest Period or those who do not wish to open an Eligible Account may enter by sending a mailed-in response (the "Response") to the following question: "How could an eSavings account help me with my banking needs?" to Attention: RBC High Interest eSavings Contest Manager, 10 Bay Street, Toronto, ON M5J 2S3. Accounts must remain open and have a minimum balance of \$500 CDN or USD, as applicable, at the close of the Contest Period to be eligible. Limit one entry per person and per account. The response to the question must be at least 15 words long to qualify. All No Purchase mail-in entries must be postmarked by the end of the Contest Period and become the property of the Sponsor and will not be returned or acknowledged. No Purchase entrants permit the Sponsor to use and share information submitted with the mail-in entry with other RBC® companies to promote to you products and services that may be of interest to you, unless prohibited by law. The Sponsor and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise the Sponsor of those products or services provided. The Sponsor will respect your preferences otherwise recorded. For additional information please see our Privacy Policy at www.rbc.com/privacy/index.html

4. **PRIZES:** Total value of all Prizes available to be won is \$125,000 CDN.

GRAND PRIZE: There is one (1) Grand Prize available to be won consisting of \$50,000 CDN which will be deposited directly into the winner's Eligible Account, if applicable, or in the case of a No Purchase Entry winner, payable by cheque. The odds of being selected will depend on the total number of eligible entries received during the Contest Period.

SECONDARY PRIZES: There are ten (10) Secondary Prizes available to be won each consisting of \$5,000 CDN which will be deposited into the winner's Eligible Account or, if applicable, in the case of a No Purchase Entry winner, payable by cheque.

ADDITIONAL PRIZES: There are fifty (50) Additional Prizes available to be won each consisting of \$500 CDN which will be deposited directly into the winner's Eligible Account, if applicable, or in the case of a No Purchase Entry winner, payable by cheque.

The odds of being selected a winner of any Prize will depend on the total number of eligible entries received during the Contest Period. Any taxes and other incidental charges on Prizes are the sole responsibility of the winner.

Each entrant is only eligible to win one (1) Prize.

5. **PRIVACY:** By entering this Contest, each entrant permits the Sponsor, promotional or contest agencies, and its representatives to collect the information submitted with the entry and to use it to administer the Contest.
6. **DRAWS:** A random draw to select the potential Grand Prize winner will be made in Toronto, Ontario at 2:00 pm ET on or about November 15th, 2013 from all among all eligible entries received by the end of the Contest Period.

Secondary Prize random draw will then held in Toronto, Ontario at 2:00 p.m. ET on or about November 22nd, 2013 from all remaining eligible entries received by the end of the Contest Period.

Finally, Additional Prize random draw will be held in Toronto, Ontario at 2:00 p.m. ET on or about November 29, 2013 from all remaining eligible entries received by the end of the Contest Period.

Grand Prize:

Before being declared a winner, the selected potential Grand Prize winner (eligible according to the official rules) will be contacted by telephone or courier, and must correctly answer, without mechanical aid a mathematical skill-testing question to be posed by telephone at a mutually convenient time and date. The Sponsor or its designated representative will make a minimum of 3 attempts to contact the selected entrant (using the information provided upon account opening, or in the case of No Purchase entries, on the Entry form) within 7 days of the Draw Date. If the selected entrant cannot be contacted within 7 days of the draw date, or if there is a return of any notification as undeliverable; then the entrant may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such newly selected entrant).

Secondary and Additional Prizes

Before being declared a winner of a Secondary or Additional Prize, the selected entrant (eligible according to the official rules) will be contacted by telephone or courier, and must correctly answer, without mechanical aid a mathematical skill-testing question to be posed by telephone at a mutually convenient time and date. The Sponsor or its designated representative will make a minimum of 3 attempts to contact the selected entrant (using the information provided upon account opening, or in the case of No Purchase entries, on the Entry form) within 7 days of the Draw Date. If the selected entrant cannot be contacted within 7 days of the draw date, or if there is a return of any notification as undeliverable; then the entrant may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such newly selected entrant).

All potential winners will be notified by the Sponsor to make arrangements for the awarding of their Prize. The selected entrant will be required to sign a standard Declaration of Compliance, Liability Release form and Publicity Release consenting to the publication, reproduction and/or other use of his/her Response, name, city or province, voice, statements about the Contest and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Sponsor and/or its advertising and promotional agencies in any manner whatsoever, including print, broadcast or the internet. The decisions of the Sponsor are final and binding in all respects without right of appeal.

7. **ADDITIONAL TERMS:** All entries become the property of the Sponsor who assumes no responsibility for garbled, inaudible, lost, late, delayed, destroyed or misdirected mail, voice messages, e-mail or any computer errors or malfunctions. The Sponsor does not assume any responsibility for incorrect or inaccurate capture of entry information, technical malfunctions, human or technical error, seeding or printing errors, lost, delayed or garbled data or transmissions, omission, interruption, deletion, effect or failures of any telephone or computer line or network, computer equipment, software or any combination thereof. Entry materials/data that have been tampered with or altered are void. In the event of a dispute over email entries, the winner will be deemed to be the holder of the email account.

8. If for any reason, in the opinion of the Sponsor, in its/their sole discretion, the Contest is not capable of running as originally planned, or if the administration, security, fairness, integrity or the proper conduct of the Contest is corrupted or adversely affected, including but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures or any other causes, the Sponsor reserves its/their right, without need of individual notice subject to the approval of the Regie in Quebec, to cancel, terminate, modify, amend, extend or suspend the Contest in whole or in part, including, without limitation, canceling any method of entry, and/or selecting a winner from previously received eligible entries. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of the Contest Rules or otherwise in a disruptive manner. Any attempts to deliberately damage any website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such attempt be made the Sponsor reserves its right to seek remedies and damages to the fullest extent of the law. Contest sponsors shall not be held responsible for any errors or negligence that may arise or occur in connection with the Contest including any damage to an entrant's computer equipment, system software or any combination thereof, as a result of their participation in this Contest or from downloading any material from the Contest website, where applicable.

In no event will the Sponsor be liable to award more prizes than as set out in these Contest Rules.

9. For residents of Québec: Any litigation in regards to the conduct or organization of this publicity Contest may be submitted to the Régie des alcools, des courses et des jeux ("Régie") for a ruling. Any litigation in regards to the awarding of a Prize may be submitted to the Régie only for purposes of helping the parties reach a settlement. For all other participants, any litigation must be initiated in the City of Toronto, in Ontario, Canada.
10. To receive the name of the Contest winner, please send a self-addressed and stamped envelope to "RBC High Interest eSavings Account Contest – Winner List, PO Box 5849 Station "A", Toronto, ON, M5W 1P3.
11. This Contest is subject to all Federal, Provincial and Municipal laws and regulations applicable in Canada. This Contest is void where prohibited or otherwise restricted by law.

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PRIZE DECLARATION AND RELEASE

I, the undersigned, hereby acknowledge that I have been selected as a potential winner of a prize in the RBC High Interest eSavings Account® Contest held between August 12, 2013 to October 31, 2013 (the "Contest"). My potential prize is described in section 4 of the Contest Rules ("the Prize"). I confirm that I am eligible to win the Prize according to the Contest Rules. I acknowledge and agree that the awarding of the Prize and the selection of the winner are governed by and subject to the Contest Rules. I confirm I have read and agree to those Contest Rules and accept the Prize as awarded to me.

In consideration for being offered the Prize by Royal Bank of Canada (the "Sponsor"), I do hereby grant a full and final release and discharge to the Sponsor, its subsidiaries, affiliates, its advertising and promotional agencies, any Contest organizer and each of their respective directors, officers, employees and agents (collectively, the "Releasees") from any and all of its and/or their obligations to me under the said Contest and from any and all losses, claims, demands, damages, actions or causes of action I may have hereafter against any or all of the Releasees with respect to the Contest and my acceptance, use of the Prize. I acknowledge that the Releasees shall not be responsible for any injury, accident, loss, misfortune or damage of any kind (to property or person) relating to any aspect of the Prize.

In addition, I consent to the use by the Sponsor and its advertising, and promotional agencies, of my name, photograph, city and province/territory of residence, as well as any comments made by me concerning the Contest or the Prize, without additional compensation, in any form and from time to time for the purposes of advertising and promotion as the Sponsor may see fit.

I confirm that I have reached the age of majority in my province/territory of residence, I have carefully read this Release and Indemnity and fully understand its contents and that I have full legal authority to execute this Release and Indemnity.

Without the aid of a calculator or another person, the potential winner must correctly answer the following mathematical skill testing question in order to receive their prize

Please complete and return this Release and Indemnity form within 5 business days from the day of receipt to the attention of – Contest Manager.

Fax: 1-416-594-6319
Mail: 10 Bay St, Toronto ON, M5J 2S3
Email (scanned .pdf or .jpeg image): Contest@maclaren.com

READ AND AGREED TO this _____ day of [_____ month],[_____ year]

Winner's Signature: _____

Winner's Name: _____
(Please Print)

Witness's Signature: _____

Witness's Name: _____
(Please Print)

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