This Agreement governs the use of your RBC® Visa® Gift Card. Be sure to read and retain a copy.

WHAT THIS AGREEMENT COVERS

This Agreement, including the “Important Information on Using Your Card”, sets out the terms of use for Visa® prepaid cards issued by Royal Bank of Canada (the “Card”). This agreement replaces all previous RBC Royal Bank Prepaid Card Agreements for Cards starting with the number 451016 that were purchased in an RBC Royal Bank branch. It does not replace previous agreements for Cards starting with the number 451017. If your Card starts with the number 451017, the applicable agreement can be found at www.rbc.com/prepaid451017.

This Agreement includes (a) terms and conditions governing the purchase and use of the Card; (b) terms and conditions for lost or stolen Cards; (c) terms and conditions for the replacement of Cards; (d) terms and conditions for other rights and duties of the purchaser; (e) terms and conditions for other transactions and services; and (f) terms and conditions for the interpretation and enforcement of this Agreement.

Amending or Cancelling this Agreement

We may amend this Agreement at any time. If we do, we will let you know at least 30 days in advance by posting online at www.myrbccardbalance.com or, at our discretion, by sending you a notice (written or electronic). If your Card or Card number is used after the Agreement is amended, it will mean you accept the amendments we have made. We may cancel this Agreement at any time without telling you in advance if we reasonably believe that (i) your Card or Card number is being or likely to be misused; or (ii) you are in breach of this Agreement. In all other instances, we will let you know at least 30 days in advance by posting online at www.myrbccardbalance.com or, at our discretion, by sending you written or electronic notice, and you will be able to receive the balance on your Card by contacting us.

This Agreement will also terminate when the balance on your Card is or becomes zero.

Financial Consumer Agency of Canada

If you have a complaint about a potential violation of federal consumer protection laws, you may contact us or you may contact the Financial Consumer Agency of Canada in writing at 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9. You may contact them at 1-866-461-3222 (English) or 1-866-461-2232 (French), or through their website at www.fcac-acfc.gc.ca.

You may contact us or you may contact the Financial Consumer Agency of Canada in writing at

In Québec

Both of us, you and we, have requested that this Agreement and any related documents be written in English. Les parties à la présente convention, soit vous et nous, ont demandé que cette convention et tout document connexe soient rédigés en anglais.

Protecting Your Privacy

Collecting your personal information

We may from time to time collect financial and other information about you such as: (a) information establishing your identity (for example, name, address, phone number) and your personal background; (b) information related to transactions arising from your relationship with and through us; (c) information you provide when acquiring any of our products and services; and (d) information for the provision of products and services. We may collect and confirm this information during the course of our relationship. You may obtain this information from a variety of sources, including from you and from other sources, as is necessary for the provision of our products and services.

Using your personal information

This information may be used from time to time for the following purposes in connection with your Card: (a) to verify your identity and investigate your personal background; (b) to cooperate with your Card and provide you with services you may request; (c) to communicate to you any benefit, feature and other information; (d) to operate the Card through the payment card network; and (e) as required or permitted by law. For these purposes, we may: (i) make this information available to our employees, our agents and service providers, who are required to maintain the confidentiality of this information; and (ii) share this information with other financial institutions. In the event our service provider is located outside of Canada, we may permit such service provider to store, process and use your personal information outside of Canada.

Your right to access your personal information

You may obtain access to the 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. You may contact us to request access to your information.

Our privacy policies

Learn more about our privacy policies by visiting www.rbc.com/privacysecurity/ca.
**IMPORTANT INFORMATION ON USING YOUR CARD**

Read this section carefully as it contains important information about using your Card and is part of your Agreement with us when you sign, register or use your Card.

**Why should I register my Card?**

It is important to register your Card at www.myrbccardbalance.com. You must register your Card in order for us to replace it should your Card be lost or stolen. This will better protect your security by preventing someone else from registering your Card and reducing the possibility that someone else may access your balance and transaction information. In addition, some retailers will only allow you to make online purchases if you have registered your Card.

**How and why should I check my Card balance?**

We will advise the purchaser of the Card balance at the time of purchase. You can also check the Card balance at any time online at www.myrbccardbalance.com or by contacting us by phone. It is important to know your Card balance because merchants are unable to check it for you. Each time you use the Card, the total purchase amount is deducted from the Card balance. Your Card can only be used if the balance on your Card is sufficient to cover your transaction. Otherwise, the transaction will be declined. However, if due to a systems malfunction or for any other reason a transaction occurs despite there being an insufficient balance on your Card, you will owe us the amount above the Card balance. You agree to reimburse us, upon request, for the amount by which the transaction exceeded your available balance.

**How and why should I check my transaction history?**

You can check your transaction history at any time online at www.myrbccardbalance.com. You will also be able to check your last five transactions by contacting us. It is up to you to review your transaction history and to check all transactions. If you think there is an error in your transaction history, you must contact us. If you do not contact us within 30 days of the transaction date, the transaction history and our records will be considered correct and you may not later make a claim against us in respect of any charges on the Card.

**What fees are applicable to my Card?**

There is no usage fee charged when making purchases at merchants and we do not charge you any fees for the maintenance of your Card.

**Can I travel with my Card? How do foreign currency transactions work?**

The balance on this Card is in Canadian dollars and we will bill you in Canadian currency. Your Card can be used while travelling outside Canada. However, because some merchants may not be familiar with these types of cards, we recommend that you have another form of payment (credit card, debit card, cash or traveller’s cheques) when making purchases. If you use your Card or your Card number outside Canada or charge amounts to your Card in a foreign currency, we will convert the charges into Canadian dollars at our exchange rate in effect at the time we post the transaction to your card, which is 2.5% over a benchmark rate on which the payment card company bases its rate for us. We will show the exchange rate for each transaction on your transaction history.

**Can I use my Card for services such as hotel reservations, car rentals or restaurants?**

Yes. However, some merchants require that a temporary hold be placed on funds. This is normal practice for merchants accepting credit or prepaid cards to ensure that you have sufficient funds to pay for the final anticipated amount of the purchase. Some merchants, such as hotels, car rental agencies or cruise lines, will hold your funds until the end of your trip. We recommend that you do not use your Card for reservations to ensure that your Card balance is not affected by the hold, which may be weeks or months in the future. Other merchants, such as restaurants or others that require a tip or extra charge, will hold up to 20% in addition to the price of the goods or services you are purchasing. These types of holds can take several days to clear. For these merchants, it is important to know your Card balance so that you know whether your Card has sufficient funds to cover both the transaction and the hold, or whether you will need to make a split payment. Your Card cannot be used to pay for fuel at “pay at the pump” kiosks, but can be used to pay for fuel in-store.

**Can I make a “split payment” on my Card?**

Most merchants are able to handle multiple forms of payment for the same purchase. To purchase merchandise that costs more than the balance on your Card, let the merchant know in advance that you will be splitting the payment; i.e. part of your transaction will be paid with the Card and the remainder with another form of payment (such as credit card, debit card, cash or cheque). It is important for you to know the available balance on your Card because merchants are unable to check the balance for you and you will need to tell the merchant the amount that you would like to have paid by your Card. You can check your balance online at www.myrbccardbalance.com or by contacting us. Some merchants will not let you make a split payment, or make a split payment with two prepaid cards.

**What happens if I am issued a credit voucher?**

Please keep your Card and all receipts for transactions made with your Card or Card number in case you need a refund or to return an item. If a merchant issues a credit voucher or otherwise gives a refund to you, we will increase the balance available on your Card by the amount of the refund. The merchant may require both the Card and the receipt. If you use your Card or your Card number for a transaction in a foreign currency and the merchant gives you a credit voucher or refund, the charge and the credit will not exactly balance because of exchange rate and currency fluctuations.

**Can I reload my Card?**

A Card may only be loaded once at the time it is purchased. It may not be reloaded with additional funds following the purchase.

**Can I make recurring payments with my Card?**

Because this Card is non-reloadable, you cannot make recurring payments with your Card. These payments will not be authorized by the merchant.

**What happens if my Card gets lost, stolen or misused?**

You must register your Card in order for us to replace it should your Card be lost, stolen or misused. You must also contact us immediately:

- if your Card is lost, stolen or misused;
- if you suspect that someone else is using your Card or your Card number;
- if you suspect that your Card is missing.

Once you have told us that your Card has been lost, stolen or misused, we will be able to prevent use of the Card and the Card number. We can also block use of your Card and prevent use of your Card number without telling you if we suspect unauthorized or fraudulent use of the Card or the Card number.

**What happens if my Card is about to expire or has expired?**

While the funds on your Card will not expire, your Card has an expiry date because merchants need that information to process your transactions. Your Card expires at the end of the month shown on the Card. You must not use your Card or your Card number if your Card has expired. You may request a free replacement Card at any time with a new expiry date by contacting us as long as you still have funds on your Card. The remaining balance on your original Card will be placed on your new Card at no additional cost.

**How do I contact you?**

If you need help or have questions about your Card, please call us toll-free at 1-866-466-8079 within Canada or the United States (elsewhere, call us collect at 1-954-377-4480). If you have a complaint, we have a complaint/dispute resolution procedure in place for dealing with these problems. We will tell you all about it if you ask. We also publish a brochure — “How to make a complaint” — which explains that procedure. You may obtain a copy of this brochure at any RBC Royal Bank branch.

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