

These are Service Materials for RBC Business Banking Portal, and form part of the Master Client Agreement for Business Clients between Royal Bank and the Customer.

### **Terms of Agreement**

#### **1. RBC Express® Service Materials**

The Customer will comply with the terms and conditions of the RBC Express Service Materials in connection with the access to and use of the RBC Business Banking Portal. For the purpose of interpretation, each reference in the RBC Express Service Materials to “RBC Express” shall be deemed to mean “RBC Business Banking Portal”.