



Royal Bank
Banque Royale

Win Up to 1 Million RBC Rewards® Points Contest

**THIS CONTEST IS OPEN TO CANADIAN RESIDENTS, EXCLUDING QUEBEC RESIDENTS
AND IS GOVERNED BY CANADIAN LAW**

Please read these official contest rules and regulations (the “Contest Rules”) in their entirety before entering the “Win Up to 1 Million RBC Rewards® Points” contest (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.

The sponsor of the Contest is Royal Bank of Canada (the “Sponsor” or the “Bank”).

1. CONTEST PERIOD

The Contest starts on March 1, 2017 at 12:01 AM Eastern Time (“ET”) and ends on March 31, 2017 at 11:59 PM ET (the “Contest Period”).

2. ELIGIBILITY:

To be eligible to win a prize, you must: a) be a Canadian resident (excluding Quebec residents); b) have reached the age of majority in the province or territory in which you reside as of March 1, 2017; and c) have entered the Contest as set out in Section 3 below prior to the end of the Contest Period.

The Contest is not open to employees, representatives or agents (and those with whom such persons are domiciled, whether related or not) of the Sponsor, its subsidiaries, affiliates, prize suppliers, advertising/promotion agencies and any entity involved in the development, production, implementation, administration, judging or fulfillment of the Contest.

3. HOW TO ENTER:

You will be automatically entered into the Contest if, during the Contest Period, (i) you fully complete an application and are approved for an RBC® Avion Visa⁺ Card; and/or (ii) as a primary cardholder, you successfully transfer from any RBC Royal Bank® credit account in good standing to any RBC Avion Visa Card, and remain a primary cardholder on the RBC Avion Visa Card account up until after the draw date; (each, a “Qualifying Application”). You can also enter the Contest as further described below under “No Purchase Necessary”. For greater certainty, an “Eligible RBC Visa Avion Card” includes any of the following credit card accounts: RBC Visa Infinite Avion card, RBC Avion Visa Infinite Privilege card, RBC Visa Platinum Avion card, RBC Avion Visa Infinite Privilege for Private Banking card or RBC Visa Business Platinum Avion card.

To apply for, or request a transfer to, an RBC Avion Visa Card account during the Contest Period: visit an RBC Royal Bank branch, call 1-800-769-2511, visit www.rbc.com/avion, or reply to a qualifying offer sent to you by mail or through RBC Online Banking. To find your closest branch, please visit maps.rbcroyalbank.com. Applications for or requests to transfer to an RBC Royal Bank credit card account other than an RBC Avion Visa Card account will not be considered as Qualifying Applications.

You can earn a maximum of one (1) entry per Qualifying Application type (described in (i) and (ii) above, for a maximum of two (2) entries into the Contest. Only a primary cardholder is permitted to enter the Contest and be eligible to win a Prize (as defined below) (co-applicants, authorized users are not eligible to win).

NO PURCHASE NECESSARY: To enter without submitting a Qualifying Application, hand-print your name, address, city, province or territory, postal code, day and evening telephone numbers, and an original, legible 100 word or more handwritten essay on the “Value of having a RBC Avion Visa card” (the “Entry”), and mail in a postage stamped envelope to: “Win Up to 1 Million RBC Rewards Point Contest”, c/o Vanessa Pagliaroli 88 Queens Quay West, 12th Floor, Toronto, Ontario, M5J 0B8. Maximum of two (2) non-purchase entries per entrant. Non-purchase entries must be postmarked by the last day of the Contest Period and received by the Sponsor by April 7, 2017 at 11:59 PM. ET.

For greater certainty and the avoidance of doubt, there is a maximum of two (2) entries permitted per person, regardless of the method of entry. All entries are subject to verification. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor) to participate in this Contest. Failure to provide such proof in a timely manner may result in disqualification. Mechanical reproductions will not be accepted. All entries become the property of the Sponsor and none will be returned. No correspondence will be entered into except with selected entrants.

4. THE PRIZE AND APPROXIMATE RETAIL VALUE:

There will be a total of three (3) prizes available to be won as set out below (the “Prize(s)”). Total approximate value of all Prizes is \$30,000 CAD:

1. One (1) grand prize consisting of 1,000,000 RBC Rewards points, with an approximate retail prize value of \$20, 000.
2. Two (2) secondary prizes each consisting of 250,000 RBC Rewards points, each with an approximate retail prize value of \$5,000 CAD

Prizes must be accepted as awarded and are not transferable, assignable or convertible to cash (except as may be specifically permitted by Sponsor in its sole and absolute discretion). No substitutions except at Sponsor’s option. Sponsor reserves the right, in its sole and absolute discretion, to substitute the Prize or a component thereof with a prize of equal or greater value, including, without limitation, but at Sponsor’s sole and absolute discretion, a cash award. Prizes will only be awarded to the person whose

verifiable full name and valid email address appears on the Entry Form.

5. RANDOM PRIZE DRAW AND WINNER SELECTION:

On April 21, 2017 at 1:00 P.M. ET in Toronto, Ontario, three (3) eligible entrants will be selected by random draw from among all eligible Entries submitted and received during the Contest Period in accordance with these Rules. The odds of winning depend on the number of eligible Entries submitted and received during the Contest Period in accordance with these Rules.

The following process will be followed for the notification and awarding of prizes. The selected entrants will be notified via courier and/or by telephone, using contact information provided upon entry on the entry form, by the Bank. No messages will be left for a selected entrant, as the Bank must speak directly to the selected entrant.

BEFORE BEING DECLARED THE CONFIRMED PRIZE WINNER: the selected entrant will be required to: (a) correctly answer a mathematical skill-testing question to be posed by telephone at a mutually convenient time and (b) date and sign and return the Sponsor's declaration, release and consent form (the "Contest Release") within twenty one (21) days from the time the prize notification is made. If a selected entrant: (1) cannot be contacted at the primary telephone numbers (as indicated on the entry form R); (2) fails to correctly answer the mathematical skill-testing question within the allotted timeframe; (3) fails to return the properly executed Contest Release within the specified time; (4) cannot accept (or is unwilling to accept) the Prize as awarded for any reason; or (5) is determined to be in violation of these Contest Rules (all as determined by the Sponsor in its sole and absolute discretion, he/she will be disqualified and another entrant will be randomly selected in accordance with these Contest Rules until all the prizes have been awarded or there are no eligible entries left.

If the primary cardholder on an RBC Visa Business Platinum Avion account is selected as a potential winner, the business owner must provide identification satisfactory to the Bank, at its sole discretion, confirming business ownership. The prize will be awarded in the name of the business and the business owner(s) will determine who will win the prize.

6. USE OF INFORMATION:

By submitting a Qualifying Application in accordance with Section 3 (i) or (ii) above or by submitting a non-purchase entry, participants agree to being automatically entered into the Contest, and if randomly selected as a potential winner for the Contest, it will be necessary for the Sponsor to contact the primary cardholder to administer the Contest and/or award the Prize. No permanent records of any such personal information attained through the Contest will be retained, except for purposes of the administration of this Contest as set out in these Contest Rules. If you apply for an RBC Avion Visa Card account but do not want to be automatically entered into the Contest, you must call 1-800-694-5840 prior to the end of the Contest Period and you will not be entered into this Contest.

7. DECISIONS FINAL/ADDITIONAL TERMS:

By participating in the Contest, all entrants agree to: (a) be bound by these Contest Rules and the decisions of the Sponsor and its independent contest judging organization (if applicable) which decisions are final and binding without right of appeal in all respects; and (b) release, discharge, indemnify and hold harmless the Sponsor and its affiliates, their advertising or promotional agencies or any independent contest judging organization, and any of the foregoing entities' respective officers, directors, affiliates, related entities, partners, partnerships, principals, representatives, agents, licensees, employees, vendors, partners, successors and assigns (collectively, the "Contest Parties") from any liability, claims, or damages, demands, actions, or causes of action whatsoever which they, their heirs, successors, assigns, executors, or administrators may now or hereafter have directly or indirectly against them or any of them in respect of or relating to the Contest, an entrant's participation in the Contest, and/or the acceptance or use, misuse, or possession of a prize. By accepting a Prize pursuant to this Contest, the winner agrees to the Sponsor's and its designee's use of his/her name, city, province or territory of residence and/or photograph or other likeness for advertising and publicity purposes without notice or compensation.

8. LOST/STOLEN ENTRIES/CANCELLING THE CONTEST:

The Contest Parties are not responsible for print or typographical errors in any Contest-related materials; for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due non-purchase entries; or for applications that are posted late or incorrectly or are lost due to computer or electronic malfunction. The Contest Parties will not be responsible for telephone, technical, operational, network, on-line, electronic, computer hardware or software failures of any kind, misdirected, stolen, incomplete, garbled or delayed Internet/e-mail, computer or telephone transmissions on account of technical problems or traffic congestion on the Internet or at any Web site, or any combination thereof, including any damage to an entrant's or any other person's computer related to or resulting from participation in or downloading any materials relating to this Contest. If, for any reason whatsoever any portion of this Contest is not capable of running as planned or if the administration, security, fairness, integrity, or proper conduct of this Contest is corrupted or adversely affected, including without limitation by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond its control, or for any other reason whatsoever, the Sponsor, in its sole and absolute discretion, may cancel, terminate, modify (including extending the Contest Period) or suspend the Contest without individual notice. Any such notice will only be posted at www.rbc.com/avion

9. LAWS/CURRENCY

The Contest is subject to all applicable federal, provincial, and local laws and regulations. This Contest is void where prohibited or otherwise restricted by law. All currency indicated in these Contest Rules is in Canadian dollars.

10. PRIVACY:

By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her Entry only for the purpose of administering the Contest and in accordance with Sponsor's privacy policy (available at: www.rbc.com/privacysecurity/ca/our-privacy-policy.html). Any other consent that the entrant has given to the Sponsor to receive commercial electronic messages which are currently in effect, and unrelated to this Contest, shall not be affected by the request for consent made pursuant to this Contest.

11. GENERAL:

The Sponsor reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in these Contest Rules, to the extent necessary, for purposes of verifying compliance by any entrant or Entry with these Contest Rules, or as a result of any technical or other problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Contest Rules, or for any other reason.

In the event of any discrepancy or inconsistency between the terms and conditions of these English Contest Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to: the entry form, website, French version of these Contest Rules, and/or point of sale, television, print or online advertising; the terms and conditions of these English Contest Rules shall prevail, govern and control to the fullest extent permitted by law.

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