



**Important changes to your RBC Royal Bank® Credit Card Agreement effective in April 2023. Please read and keep for your records.**

We're writing to let you know that we're making changes to your RBC Royal Bank Credit Card Agreement ("Agreement").

The following changes are applicable to retail RBC Royal Bank credit cards ("Credit Cards") that currently have a standard Annual Interest Rate on Purchases of 19.99% (including Credit Cards that are not listed in the chart below because they are discontinued or no longer offered by us for any reason):

- The standard Annual Interest Rate on Purchases will increase from 19.99% to 20.99%; and
- The increased Annual Interest Rate on Purchases if you do not make your minimum payment by the payment due date and you have not paid it by your new statement date two (or more) times in any 12-month period will increase from 24.99% to 25.99%.

These changes will take effect on the first day of your statement period beginning in April 2023 and will be reflected on your May 2023 monthly statement.

We are also changing your Agreement as detailed below, effective April 1, 2023. The current wording of the Agreement appears in the left column and the new wording of the Agreement appears in the right column.

CURRENT					
12. "Standard Annual Fees, Grace Periods and Annual Interest Rates"					
Credit Card	Non-Refundable Annual Fees		Grace Period (days)	Annual Interest Rate	
	Primary Card	Each Additional Card		Purchases	Cash Advances*
RBC ION™ Visa	\$0	\$0	21	19.99%	22.99%
RBC Rewards+® Visa	\$0	\$0	21	19.99%	22.99%
RBC Visa Platinum <sup>‡</sup>	\$0	\$0	21	19.99%	22.99%
RBC Cash Back Mastercard	\$0	\$0	21	19.99%	22.99%
RBC Visa Classic Low Rate Option	\$20	\$0	21	12.99%	12.99%
RBC ION+™ Visa	\$48**	\$0	21	19.99%	22.99%
Signature® RBC Rewards® Visa	\$39	\$0	21	19.99%	22.99%
WestJet RBC Mastercard	\$39	\$19	21	19.99%	22.99%
RBC US Dollar Visa Gold	\$65 US	\$30 US	21	19.99%	22.99%
RBC Cash Back Preferred World Elite Mastercard	\$99	\$0	21	19.99%	22.99%
WestJet RBC World Elite Mastercard	\$119	\$59	21	19.99%	22.99%
RBC Rewards Visa Preferred	\$110	\$40	21	19.99%	22.99%
RBC Avion Visa Platinum (formerly, Visa Platinum Avion)	\$120	\$50	21	19.99%	22.99%
RBC Avion Visa Infinite <sup>‡</sup> (formerly, Visa Infinite Avion)	\$120	\$50	21	19.99%	22.99%
RBC Cathay Pacific <sup>‡</sup> Visa Platinum	\$120	\$50	21	20.5%	22.99%
RBC British Airways <sup>‡</sup> Visa Infinite	\$165	\$75	21	20.5%	22.99%
RBC Avion Visa Infinite Privilege	\$399	\$99	21	19.99%	22.99%
RBC Avion Visa Infinite Privilege for Private Banking	\$399	\$99	21	19.99%	22.99%

\* If any of you reside in Quebec and hold a Credit Card other than the RBC Visa Classic Low Rate Option, the annual interest rate on Cash Advances is 21.99%.

\*\* Annual fee is charged monthly. \$4 a month (\$48 annually) for the primary card.

NEW					
12. "Standard Annual Fees, Grace Periods and Annual Interest Rates"					
Credit Card	Non-Refundable Annual Fees		Grace Period (days)	Annual Interest Rate	
	Primary Card	Each Additional Card		Purchases	Cash Advances*
moi RBC Visa	\$0	\$0	21	20.99%	22.99%
RBC ION™ Visa	\$0	\$0	21	20.99%	22.99%
RBC Rewards+® Visa	\$0	\$0	21	20.99%	22.99%
RBC Visa Platinum <sup>‡</sup>	\$0	\$0	21	20.99%	22.99%
RBC Cash Back Mastercard	\$0	\$0	21	20.99%	22.99%
RBC Visa Classic Low Rate Option	\$20	\$0	21	12.99%	12.99%
RBC ION+™ Visa	\$48**	\$0	21	20.99%	22.99%
Signature® RBC Rewards® Visa	\$39	\$0	21	20.99%	22.99%
WestJet RBC Mastercard	\$39	\$19	21	20.99%	22.99%
RBC US Dollar Visa Gold	\$65 US	\$30 US	21	20.99%	22.99%
RBC Cash Back Preferred World Elite Mastercard	\$99	\$0	21	20.99%	22.99%
WestJet RBC World Elite Mastercard	\$119	\$59	21	20.99%	22.99%
RBC Rewards Visa Preferred	\$110	\$40	21	20.99%	22.99%
RBC Avion Visa Platinum	\$120	\$50	21	20.99%	22.99%
RBC Avion Visa Infinite <sup>‡</sup>	\$120	\$50	21	20.99%	22.99%
RBC Cathay Pacific <sup>‡</sup> Visa Platinum	\$120	\$50	21	20.5%	22.99%
RBC British Airways <sup>‡</sup> Visa Infinite	\$165	\$75	21	20.5%	22.99%
RBC Avion Visa Infinite Privilege	\$399	\$99	21	20.99%	22.99%
RBC Avion Visa Infinite Privilege for Private Banking	\$399	\$99	21	20.99%	22.99%

\* If any of you reside in Quebec and hold a Credit Card other than the RBC Visa Classic Low Rate Option, the annual interest rate on Cash Advances is 21.99%.

\*\* Annual fee is charged monthly. \$4 a month (\$48 annually) for the primary card.

<b>14. “RBC Rewards Program”</b>
Many of our Credit Cards allow you to earn RBC Rewards points, which can be redeemed for merchandise, travel and other rewards. If you have this type of Credit Card, the RBC Rewards Terms and Conditions set out the terms of your participation in the RBC Rewards program. They are available for your review at <a href="http://www.rbc rewards.com">www.rbc rewards.com</a> . If you would like a paper copy, please let us know.
<b>28. “Alerts”</b>
Commencing no later than June 30, 2022, if you have digital banking or have provided us with your email, we will send you an electronic alert if the available credit on your Credit Card Account is less than \$100 or such other amount that you have communicated to us. Once this service is established by us, we will provide you with instructions on how you can set the amount for your alert and how to opt out of this service should you not wish to receive alerts.
<b>38. “Protecting Your Privacy”</b>
<i>Co-branded WestJet RBC credit cards (“WestJet RBC Credit Cards”)</i>
For the purposes of this subsection entitled “ <b>Co-branded WestJet RBC credit cards</b> ” only, “ <b>you</b> ” refers only to the primary cardholder who initially signed or submitted the Credit Card Application for the WestJet RBC Credit Card, and whose name is on the Account and WestJet Rewards Program account. If your Credit Card is a WestJet RBC Credit Card, you acknowledge and consent to additional disclosure and uses of information by us and by WestJet, including:
(i) disclosure by us to WestJet of information about transactions made by all cardholders on the WestJet RBC Credit Card Account – for example, information about the merchant, transaction amount, transaction date, and total purchases (“ <b>Transactional Information</b> ”). If there is more than one cardholder on the Account, Transactional Information disclosed to WestJet will not be linked to individual cardholders; and (ii) disclosure by WestJet to us of information relating to your WestJet Rewards Program activity – for example, information about redemptions, WestJet dollars balance, and use of other WestJet Rewards Program benefits (“ <b>WestJet Rewards Program Information</b> ”).
With your consent, we may also disclose to WestJet additional personal information such as your age range, occupation and income range (“ <b>Additional Personal Information</b> ”). The information disclosed by us to WestJet will be used to administer the WestJet RBC Credit Card program and the WestJet Rewards Program; enable you to receive WestJet dollars; enhance the WestJet RBC Credit Card program or WestJet Rewards Program; provide WestJet RBC Credit Card program offers to you; for internal reporting and analytics purposes; and for the purposes set out in this Agreement. The information disclosed by WestJet to us will be used for internal reporting and analytics purposes.
You may choose not to have Transactional Information disclosed by RBC to WestJet and used for the above purposes by contacting us at 1-800 ROYAL® 1-2 (1-800-769-2512). You may choose not to have your WestJet Rewards Program Information disclosed by WestJet to RBC and used for the above purposes by contacting WestJet at 1-888-WESTJET (1-888-937-8538).
You can provide your consent for your Additional Personal Information to be disclosed by RBC to WestJet and used for the above purpose by contacting us at 1-800 ROYAL® 1-2 (1-800-769-2512). You can change any of these preferences by contacting us or WestJet as set out above.
<i>Our Privacy Policies</i>
You may obtain more information about our privacy policies by asking for a copy of our “Financial fraud prevention and privacy protection” brochure, by calling us at the toll-free number shown above or by visiting our website at <a href="http://www.rbc.com/privacysecurity">www.rbc.com/privacysecurity</a> .

<b>14. “Avion Rewards Program”</b>
Many of our Credit Cards allow you to earn Avion points, which can be redeemed for merchandise, travel and other rewards. If you have this type of Credit Card, the Avion Rewards Terms and Conditions set out the terms of your participation in the Avion Rewards program. They are available for your review at <a href="http://www.avionrewards.com">www.avionrewards.com</a> . If you would like a paper copy, please let us know.
<b>28. “Alerts”</b>
If you have digital banking or have provided us with your email, we will send you an electronic alert if the available credit on your Account is less than \$100 or such other amount that you have communicated to us. Once this service is established by us, we will provide you with instructions on how you can set the amount for your alert and how to opt out of this service should you not wish to receive alerts.
<b>38. “Protecting Your Privacy”</b>
<i>Co-branded WestJet RBC World Elite Mastercard, WestJet RBC Mastercard and moi RBC Visa credit cards</i>
This subsection supplements the subsection titled “Co-branded credit cards” above, and only applies to the WestJet RBC World Elite Mastercard, WestJet RBC Mastercard and moi RBC Visa credit cards (each, a “ <b>Co-Branded Credit Card</b> ”).
For the purposes of this subsection, WestJet and METRO Inc. are each referred to herein as a “ <b>Co-Branded Partner</b> ”; the WestJet Rewards Program and METRO Inc.’s moi rewards program are each referred to herein as a “ <b>Partner Rewards Program</b> ”; partner rewards (such as points, miles or reward dollars) earned through a Partner Rewards Program are referred to herein as “ <b>Partner Rewards</b> ”; and “ <b>you</b> ” refers only to the primary cardholder who initially signed or submitted the Credit Card Application for the Co-Branded Credit Card, and whose name is on the Account and the Partner Rewards Program account. If your Credit Card is a Co-Branded Credit Card, 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 Account – for example, information about the merchant, transaction amount, transaction date, and total purchases (“ <b>Transactional Information</b> ”). If there is more than one cardholder on the 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 (“ <b>Partner Rewards Program Information</b> ”).
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 (“ <b>Additional Personal Information</b> ”). 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 this Agreement. 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 <a href="http://westjet.com/rbcshare">westjet.com/rbcshare</a> or at 1-888-WESTJET (1-888-937-8538). For more details, visit <a href="http://rbc.com/westjetshare">rbc.com/westjetshare</a> . 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.
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.
<i>Our Privacy Policies</i>
You may obtain more information about our privacy policies by asking for a copy of our “Financial fraud prevention and privacy protection” brochure, by calling us at the toll-free number shown above or by visiting our website at <a href="http://www.rbc.com/privacysecurity">www.rbc.com/privacysecurity</a> . You understand that these privacy policies form part of this Agreement.

Should these changes no longer meet your needs, you have the option to close your Credit Card account and cancel your Agreement without cost, penalty or cancellation indemnity by notifying us no later than May 1, 2023 and by paying the total amount you owe on your Credit Card account.

If you have any questions, we’d be happy to discuss them. You can call us at 1-800 ROYAL® 1-2 (1-800-769-2512) or visit us at any RBC Royal Bank branch.