

## RBC and Rexall Linked Loyalty Program Terms and Conditions

To understand how RBC® collects, uses and shares your personal information under the Program, please see the Collection and Use of Personal Information section.

### ACCEPTANCE OF TERMS

1. **Acknowledgement and Acceptance:** By linking your RBC® Card to a Be Well<sup>†</sup> Card, you acknowledge that you have received, read, understood and agree to all of the Terms. The Terms take effect at the time you click the “I Agree” button, in the Province or Territory in which you live.
2. **Terms Applicable to All Participating RBC Clients:** The Terms apply to all Participating RBC Clients, including any affected authorized users, secondary business cardholders or employee cardholders. It is the responsibility of a Participating RBC Client who links an RBC Card to a Be Well<sup>†</sup> Card to ensure that any affected authorized user, secondary business cardholder, employee cardholder or Be Well Card owner receives a copy of the Terms as well as any notices that affect the use of the RBC and Rexall<sup>‡</sup> Linked Loyalty Program.
3. **Most Current Terms:** Notwithstanding any other section of the Terms, the posting of the current version of the Terms at <https://www.rbcroyalbank.com/credit-cards/documentation/pdf/rexall-terms.pdf> is deemed notice to you of the Terms, where notice is required or permitted to be given hereunder. The Terms replace all prior terms and conditions with respect to the RBC and Rexall Linked Loyalty Program. The Terms are subject to change by us without notice to you.
4. **Terms are in Addition to Existing Agreements:** The Terms apply to the RBC and Rexall Linked Loyalty Program and are in addition to the terms and conditions of any RBC Agreements as well as the Be Well Terms and Conditions. If there is a conflict between (i) the Terms and (ii) the RBC Agreements or the Be Well Terms and Conditions, the Terms will prevail to the extent necessary to resolve the conflict.

### LINK YOUR RBC CARD TO A BE WELL CARD

5. **RBC Mobile app or RBC Online Banking Required:** You must be enrolled in the RBC Mobile app, RBC Royal Bank Online Banking or RBC Royal Bank Online Banking for Business in order to link your RBC Card to a Be Well Card and participate in the RBC and Rexall Linked Loyalty Program. Business Owners are unable to link through RBC Express.
6. **Liability for Linking Correct Be Well Card:** You are responsible for ensuring that the membership enrolment and registration process for your Be Well Card is completed. You are responsible for entering the correct Be Well Card number or email associated with the Be Well Card number when linking your RBC Cards. Neither Royal Bank, nor Rexall, will be responsible for any linking error on your part.
7. **No Additional Cost:** Except for (i) the fees, taxes and other charges provided for in your RBC Agreements; and (ii) the purchases you make using your RBC Card, your

participation in the RBC and Rexall Linked Loyalty Program is provided to you at no additional cost.

## LINKED LOYALTY PROGRAM

8. **Be Well points:** Each time you show your Be Well Card and use your Linked RBC Card to pay for qualifying purchases at a Rexall Location, you will earn 50 Be Well points per \$1 spent on eligible purchases, which will appear as 10 Base Be Well points per \$1 plus 40 RBC linked member points earned per \$1 on your Be Well online account or Be Well app Transaction details, in accordance with the Be Well Terms and Conditions (available at <https://www.letsbewell.ca/terms-conditions>). Be Well points cannot be collected for any of the following products: taxes; tobacco products; products containing codeine; lottery tickets; alcohol; bottle deposits; gift cards; prepaid cards and wireless or long distance phone cards; event tickets; transit tickets and passes; post office transactions; stamps; passport photos; cash back; gifts with purchases; delivery charges; environmental levies; Home Health Care services/rentals and any other products or services that we may specify from time to time or where prohibited by law. In addition, the laws applicable to the collection and redemption of Be Well points on prescription, medication and other pharmacy or health care-related products and services vary in each province. Be Well points cannot be collected on prescriptions or select products purchased through the dispensary or pharmacy service in provinces where prohibited: Ontario, Alberta, British Columbia, Prince Edward Island and Newfoundland. In provinces and territories where it is permitted to collect Be Well points on prescription medication, Be Well points can be collected on the portion of the value of the prescription that you actually pay (not the portion that your insurer pays). The provinces and territories where Be Well points can be collected on prescription products are Manitoba, Saskatchewan, New Brunswick, Nova Scotia, Yukon, Northwestern Territories and Nunavut. In Manitoba, no bonus Be Well points can be awarded on prescription products and only base Be Well points can be collected. In Ontario and British Columbia, Be Well points cannot be redeemed on prescriptions. The laws in each province and territory may change from time to time and you are advised to consult with your pharmacist for additional information in this respect.

Be Well points you collect upon making a purchase cannot be redeemed for that purchase and can only be redeemed for a subsequent eligible purchase provided 12 hours have passed since the Be Well points were collected.

Please note that you will not earn Be Well points on any other purchases made using a Linked RBC Card at any other retailer.

9. **Future Offers:** Royal Bank and Rexall may make available additional or different offers as part of the RBC and Rexall Linked Loyalty Program from time to time.

10. **Changes to the RBC and Rexall Linked Loyalty Program:** The RBC and Rexall Linked Loyalty Program may be changed, cancelled or withdrawn at any time without notice to you. At least sixty (60) days prior to a change that we consider to be an essential element of the RBC and Rexall Linked Loyalty Program, in our absolute discretion, we will send you a written notice, drafted clearly and legibly, setting out at least the new clause, and the effective date of the change. The notice may be sent to you by electronic transmission, when applicable. Program changes may include, but are not limited to, changes to i) the eligibility criteria to participate in the Program; ii) the benefits associated with linking, including the rate at which points are earned and type of points; iii) the types of Cards/Accounts eligible for the Program; iv) rules relating to the operation of the Program; v) rules relating to the suspension or termination of your participation in the Program; vi) rules relating to errors in the allocation of points and the handling of complaints and vii) the provisions related to the modification of all or any of these Terms. You may refuse these modifications and terminate your participation in the RBC and Rexall Linked Loyalty Program without cost, penalty or cancellation indemnity by sending us a notice no later than thirty (30) days after the change becomes effective. Specifically, you may refuse a change when such change increases your obligations or reduces ours.
11. **We May Cancel Your Participation:** Either Royal Bank or Rexall may, at its discretion, cancel your participation in the RBC and Rexall Linked Loyalty Program, including if and when you are or become ineligible for the RBC and Rexall Linked Loyalty Program or if and when either of us suspects fraudulent activity.
12. **System Errors:** Rexall reserves the right to make any adjustments and correct any errors pertaining to your Be Well points, at any time and for any reason, including if points have been erroneously earned or credited to your Be Well Card, or earned at an incorrect, higher earn rate. If you do not receive the Be Well points in accordance with an offer you participated in, please notify Rexall or Royal Bank immediately, as applicable, at the contact details listed below. If you do not notify us of such error or omission within one hundred and twenty (120) days from the date of the transaction, the Be Well points won't be credited to you and Royal Bank and Rexall will be released from all claims that may be asserted by you in respect of such error or omission.
13. **Immediate/Real-Time Linking of Cards:** Your RBC Cards will be linked to your Be Well Card immediately once you click the "I Agree" button. If you do not begin receiving the offer after that point, please notify us immediately at the contact details listed below. We will not be liable for any offers for which you may have been eligible before you notified Royal Bank or Rexall as applicable.
14. **Two Business Days to Process Card Changes:** We will require up to two (2) business days to change RBC Card numbers or Be Well Card numbers for cards that have been previously linked and, if you are a personal client, to link any new RBC Cards that you subsequently obtain after you linked a RBC Card to a Be Well Card. Purchases made while requests are being processed may not qualify for any offer that is part of the

Linked Loyalty Program. If you do not begin receiving the offer within two (2) business days after the change described in this section, please notify us immediately at the contact details listed below. We will not be liable for any offers for which you may have been eligible before you notified Royal Bank or Rexall as applicable.

## GENERAL

15. **You Must Link All Personal RBC Cards:** When you participate in the RBC and Rexall Linked Loyalty Program as a Personal Client, your RBC Debit Card and all of your Personal Credit Cards will be linked to the same Be Well Card. Any new RBC Cards that you subsequently obtain will be automatically linked to the same Be Well Card.
16. **Business Owner Limit on Linking Cards:** When you participate in the RBC and Rexall Linked Loyalty Program as a Business Owner, you will only be able to link up to two (2) Business Credit Cards and one RBC Business Debit Card to a Be Well Card.
17. **Avion Rewards Program and Be Well Program are Independent:** Royal Bank and Rexall will continue to independently operate the Avion Rewards program and the Be Well Program respectively.
18. **Rexall not an Agent of Royal Bank:** Rexall does not act on behalf of Royal Bank. Rexall is solely responsible for (i) the services and benefits offered through the Be Well Program; (ii) the administration of such program, including how you can earn and redeem Be Well points; and (iii) the Be Well Terms and Conditions.
19. **Royal Bank not an Agent of Rexall:** Royal Bank does not act on behalf of Rexall. Royal Bank is solely responsible for (i) the services and benefits offered through the Avion Rewards program; (ii) the administration of such program, including how you can earn and redeem Avion points; and (iii) the RBC Agreements.
20. **Contacting Royal Bank or Rexall:** You may contact Royal Bank at any time by calling our Advice Centre at 1-800 ROYAL 1-1 (1-800-769-2511). If you have any questions related to the Be Well Program, please contact Be Well Customer Service at 1-888-596- 5131. Royal Bank or Rexall will contact you using the information on record for you.
21. Avion points cannot be used toward Be Well redemptions at Rexall Locations, online at [letsbewell.ca](https://letsbewell.ca), in the Be Well app, or through Be Well customer service.
22. Be Well points cannot be used as a credit against an outstanding balance on a Deposit Account, Business Credit Card account or Personal Credit Card account.

## COLLECTION AND USE OF PERSONAL INFORMATION

23. **Privacy:** Royal Bank and Rexall, and their respective employees, agents and service providers, may collect, use and share your personal information from time to time for the purposes of enrolment and administration of your participation in the RBC and Rexall Linked Loyalty Program and provision of the benefits, services, and rewards that you earn with RBC and Rexall Linked Loyalty Program. Personal information may include information about the first 6 digits of your RBC Card number, the last 4 digits of your RBC Card number, your Be Well Card number, your Be Well email address, and your Be Well account status.

Royal Bank may collect, store and share your personal information with Rexall for your enrolment and registration in the Be Well loyalty program or to open a Be Well Card, if you do not already have one. Personal information may include your email, postal code, date of birth, your preferred language of communication, your Be Well card number and your acceptance of the Be Well Privacy Policy (available at <https://www.letsbewell.ca/privacy-policy>) and Be Well Terms and Conditions (available at <https://www.letsbewell.ca/terms-conditions>).

24. **Be Well Card Holder May See Transaction Information:** Please note that when your RBC Card is linked to a Be Well Card, the owner of the Be Well Card will be able to see certain transaction information such as the date, purchase amount, Be Well points earned, and location of your purchases at Rexall Locations if the Be Well Card is used.
25. **Other Uses of Your Personal Information:** Royal Bank and Rexall may communicate with you about your participation in, or promote and provide information about the benefits, services and rewards of, the RBC and Rexall Linked Loyalty Program.

Your personal information may be transmitted through, stored, or processed in countries, states, or provinces other than your home jurisdiction, in which case the information is bound by the laws of those jurisdictions and may be disclosed in accordance with those laws. We will take measures to protect your personal information with appropriate contract clauses or other applicable safeguards.

**We may also use automated processing to make decisions about you, including credit and loan adjudication, where applicable.**

26. **Parental consent:** Where an RBC Client is younger than 14 (“minor”), you represent that you have parental authority or are the minor’s tutor (Quebec) or guardian, and you consent to the collection, use, and disclosure of the minor’s personal information as set out in this section.
27. **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. To request access to such information, to learn more about our use of automated processing, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in “Other uses of your personal information” you may do so now or at any time in the future by:

- contacting your Branch; or
- calling us toll-free at 1-800-769-2511.

28. **Our Privacy Notices:** All collection, use and disclosure of your personal information will be in accordance with our Global Privacy Notice (available at [Privacy and Security - RBC](#)), which form part of these terms.

The Be Well Privacy Policy is available at <https://www.letsbewell.ca/privacy-policy>.

29. **Language / Langue (For Quebec residents only / Pour les residents du Québec seulement):** You acknowledge that at the time you linked your RBC Card to your Be Well card you expressly requested to be bound by the English version of these Terms, after being remitted the French version. Therefore, you expressly agree that these Terms, and all their related documents, including notices, be drawn up exclusively in English. *Vous reconnaissez qu’au moment où vous avez lié votre carte RBC à votre carte Be Well, vous avez expressément demandé à être lié par la version anglaise de ces termes et conditions, après avoir reçu leur version française. Par conséquent, vous consentez expressément à ce que les termes et conditions et tous les documents qui s’y rattachent soient exclusivement rédigés en anglais.*

## DEFINITIONS

30. **“Be Well Card”** means a card linked to a Be Well Card offered and maintained by Rexall as part of the Be Well loyalty program for the purpose of crediting Be Well points.
31. **“Business Credit Card”** means an RBC<sup>®</sup> Avion<sup>®</sup> Visa Infinite Business<sup>∞</sup>, RBC<sup>®</sup> Avion<sup>®</sup> Visa<sup>∞</sup> Business, RBC<sup>®</sup> Visa<sup>∞</sup> Business, RBC<sup>®</sup> Visa<sup>∞</sup> Business Gold, RBC<sup>®</sup> Visa<sup>∞</sup> CreditLine for Small Business<sup>™</sup> or RBC<sup>®</sup> Business Cash Back Mastercard<sup>∞</sup> credit card in good standing.
32. **“Business Debit Card”** means an RBC client card tied to a Business Deposit Account.
33. **“Business Owner”** means a client of Royal Bank who owns a Business Credit Card or an RBC Debit Card tied to a business Deposit Account.
34. **“Deposit Account”** means a personal banking or savings account or a business banking or savings account in good standing that is set up to pay for goods and services at a store or merchant that has point of sale or other designated debit card terminals that accept debit card payments.
35. **“Linked RBC Card”** means a RBC Card linked to a Be Well Card.

36. **“Participating RBC Client”, “RBC Client”, or “you”** means any (i) primary cardholder or co-applicant who links all of their Personal Credit Card(s) to a Be Well Card; (ii) authorized user who has their Personal Credit Card linked to a Be Well Card by the primary cardholder on the same credit card account; (iii) primary business cardholder who links up to two (2) of its Business Credit Cards to a Be Well Card; (iv) secondary business cardholder or employee cardholder who has their Business Credit Card linked to a Be Well Card by the primary business cardholder on the same credit card account; or (v) primary owner or joint account owner of a Deposit Account who links their RBC Debit Card to a Be Well Card.
37. **“Personal Client”** means a client of Royal Bank who owns a Personal Credit Card or a personal Deposit Account.
38. **“Personal Credit Card”** means an RBC<sup>®</sup> Avion<sup>®</sup> Visa Infinite<sup>∞</sup>, RBC<sup>®</sup> Avion<sup>®</sup> Visa Infinite Privilege<sup>∞</sup>, RBC<sup>®</sup> Avion<sup>®</sup> Visa Infinite Privilege<sup>∞</sup> for Private Banking, RBC<sup>®</sup> Avion<sup>®</sup> Visa Platinum<sup>∞</sup>, RBC<sup>®</sup> British Airways Visa Infinite<sup>∞</sup>, RBC<sup>®</sup> Cash Back Mastercard<sup>∞</sup>, RBC<sup>®</sup> Cash Back Preferred World Elite Mastercard<sup>∞</sup>, RBC Cathay Pacific Visa<sup>∞</sup> Platinum, RBC RateAdvantage<sup>®</sup> Visa<sup>∞</sup>, RBC Rewards<sup>®</sup> Visa<sup>∞</sup> Preferred, RBC Rewards+<sup>™</sup> Visa<sup>∞</sup>, RBC<sup>®</sup> ION<sup>™</sup> Visa<sup>‡</sup>, RBC<sup>®</sup> ION+<sup>™</sup> Visa<sup>‡</sup>, RBC<sup>®</sup> U.S. Dollar Visa<sup>∞</sup> Gold, RBC<sup>®</sup> Visa<sup>∞</sup> Classic Low Rate Option, RBC<sup>®</sup> Visa<sup>∞</sup> Platinum, Signature<sup>®</sup> RBC Rewards<sup>®</sup> Visa<sup>∞</sup>, RBC Rewards<sup>®</sup> Visa<sup>∞</sup> Gold, RBC<sup>®</sup> Student Visa<sup>∞</sup> Classic, RBC<sup>®</sup> Visa<sup>∞</sup> Cash Back, RBC<sup>®</sup> Visa<sup>∞</sup> Classic, RBC<sup>®</sup> Visa<sup>∞</sup> Classic II Student, RBC<sup>®</sup> Visa<sup>∞</sup> Gold, WestJet RBC<sup>®</sup> Mastercard<sup>∞</sup>, or WestJet RBC<sup>®</sup> World Elite Mastercard<sup>∞</sup> credit card in good standing.
39. **“Rexall Location”** means participating retail Rexall stores in select provinces in Canada. For clarity, “Rexall Location” excludes (i) Rexall Kiosks (e.g., at Toronto Premium Outlets, Edmonton Airport and the Winnipeg Airport), (ii) Rexall ValueScripts, and (iii) Rexall store number 7196 at 3098 Nanaimo St, Victoria, BC V8T 5A6.
40. **“RBC Agreements”** means any other agreement, besides the Terms, between you and Royal Bank that governs the use of your RBC Card or Deposit Account, as amended from time to time.
41. **“RBC Card”** means each of RBC Debit Card, Personal Credit Card, Business Debit Card, or Business Credit Card. including third party mobile payment systems (mobile wallet) supported by Royal Bank of Canada.
42. **“RBC Debit Card”** means an RBC client card tied to Deposit Account.
43. **“RBC and Rexall Linked Loyalty Program”** means the joint promotions offered by Royal Bank and Rexall to Participating RBC Clients.
44. **“Royal Bank”** means Royal Bank of Canada.
45. **“Rexall”** means Rexall Pharmacy Group Ltd. and its affiliates, including McKesson Canada Corporation (the owner and administrator of the Be Well Program).
46. **“Terms”** means the Linked Loyalty Program Terms and Conditions.
47. **“We” or “us”** means Royal Bank and Rexall.

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‡ Trademark of McKesson Canada Corporation

¥ Trademark of Rexall Pharmacy Group Ltd.

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