

Employee Discount Terms and Conditions

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

- Suncor Employee Discount:** At the discretion of Suncor Energy Inc. and its affiliates (“Suncor”), you may be eligible to receive a five percent (5%) employee discount on fuel, convenience store items and car washes purchased at Petro-Canada[‡] retail locations in Canada (“Employee Discount”) when you pay with an eligible credit card issued by Royal Bank of Canada® (“Royal Bank”) that you register to receive the Employee Discount. In order to receive the Employee Discount, you must register all of your eligible RBC® credit card accounts at once. An eligible RBC credit card means a personal credit card and does not include RBC Esso Visa[‡], RBC U.S. Dollar Visa Gold, small business credit cards or commercial credit cards issued by Royal Bank. If you apply for an eligible RBC credit card in order to receive the Employee Discount, the issuance of a credit card and the approved credit limit will be based on your credit and financial information.
- Definition of “you”:** “You” means an eligible Suncor employee who registers an eligible RBC credit card as well as any primary cardholder, co-applicant or authorized user on that registered credit card account.
- All Cardholders Bound:** Any primary cardholder, co-applicant or authorized user associated with your registered RBC credit card account(s) is bound by these terms and conditions (“Employee Discount Terms”). It is your responsibility to ensure that each such primary cardholder, co-applicant and authorized user receives a copy of the Employee Discount Terms as well as any notices that affect the Employee Discount.
- Eligibility:** The Employee Discount is available to regular salaried and hourly full-time and part-time Suncor employees and retirees who are the primary cardholder or co-applicant of an eligible RBC credit card. Your spouse and dependents who have reached the age of majority in their province or territory of residence are also eligible to receive the Employee Discount, provided they are primary cardholders, co-applicants or authorized users on your eligible RBC credit card account(s). Contractors, temporary and casual employees are not eligible to receive the Employee Discount. Please refer to the eligibility summary below to understand how various life events impact the Employee Discount eligibility. Suncor reserves the right to amend, suspend or discontinue, in whole or in part, any benefit described within the Employee Discount Terms.

Eligibility Summary	
Life Events	Eligibility Status
Personal Leaves of Absence	Eligibility continues
Maternity & Parental Leaves of Absence	Eligibility continues
Disability (short-term/long-term disability)	Eligibility continues
Retirement	Eligibility continues
Termination of Employment (voluntary/ involuntary)	No longer eligible; discount ends

- Employee Discount Credited on Statement:** The amount of your Employee Discount will be delivered as a credit on your credit card statement. At the time a purchase is made, the full retail price is charged to your registered RBC credit card and the Employee Discount will not appear on your receipt. The Employee Discount only applies to transactions posted on your credit card

statement while you are registered for the Employee Discount. For example, if you made an eligible purchase yesterday, register for the Employee Discount today, and yesterday's transaction is posted today, the Employee Discount will apply to that transaction. If you made an eligible purchase yesterday, are removed from the Employee Discount today, and yesterday's transaction is posted today, the Employee Discount will not apply to that transaction. The discount does not apply to purchases paid by cash, by other credit cards or otherwise. The Employee Discount applies to purchases made for personal use only and is not intended for commercial or business purposes of any kind.

6. **Non-Compliance with Terms and Conditions:** If an employee breaches or does not comply with any of the Employee Discount Terms, Suncor is entitled to withdraw the employee's privileges and remove them from receiving the Employee Discount at Suncor's discretion.
7. **Royal Bank Agreements Still in Effect:** The Employee Discount Terms apply to the Employee Discount and are in addition to RBC Royal Bank® Credit Card Agreement, the RBC Rewards Terms and Conditions, the RBC Cash Back Terms and Conditions (collectively, the "**Royal Bank Agreements**"), each as applicable depending on the eligible RBC credit card you have and as amended from time to time by Royal Bank. The Royal Bank Agreements are available at <http://www.rbcroyalbank.com/credit-cards/documentation/pdf/ch-agreement.pdf>, <https://www.avionrewards.com/terms-and-conditions/>, and <http://www.rbcroyalbank.com/cashbackcard/pdf/cash-back-terms-and-conditions.pdf>. As Suncor is a distinct and separate entity from Royal Bank and has no control over Royal Bank, it is understood that Suncor shall not be held responsible for the content, amendments and application of the Royal Bank Agreements by Royal Bank, which are the sole responsibility of Royal Bank.
8. **Conflict:** If there is a conflict between the Royal Bank Agreements and the Employee Discount Terms, the Employee Discount Terms will prevail to the extent necessary to resolve the conflict, but only with respect to the Employee Discount.
9. **No Additional Cost:** Except for (i) the fees, taxes and other charges provided for in your Royal Bank Agreements, and (ii) the purchases you make using your registered RBC credit card, your participation in the Employee Discount is provided to you at no additional cost.
10. **Notice of Changes:** Notwithstanding any other section of the Employee Discount Terms, the posting of the current version at <https://www.rbcroyalbank.com/credit-cards/documentation/pdf/suncor-terms-employee.pdf> is deemed notice to you of such changes to the Employee Discount Terms, where notice is required or permitted to be given hereunder. The Employee Discount Terms replace all prior terms and conditions with respect to the Employee Discount. The Employee Discount Terms are subject to change by Royal Bank and Suncor without notice to you.
11. **Contacting Royal Bank and Suncor:** You may contact Royal Bank at any time at 1-800-769-2511. Royal Bank will contact you using the information it has on record for you. If you have any questions related to your eligibility for the Employee Discount or to confirm your Employee Number, please contact the Suncor Employee Centre for assistance at 1-866-276-7800 (select option 2).

Collection and Use of Personal Information

12. **Agreement and Privacy Consent:** You (1) acknowledge that you have received and read the Employee Discount Terms and agree to and accept all of its terms; and (2) consent to Royal Bank and Suncor collecting, using and sharing your personal information (including employee number, first and last name, date of birth, and transactional details of purchases made at Petro-Canada locations) so that Royal Bank may administer the Employee Discount program. The Employee Discount Terms take effect at the time you click the “I Agree” button, in the Province or Territory in which you live.

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.

13. **Other Uses of Your Personal Information:** Royal Bank and Suncor may communicate with you about your participation in, or promote and provide information about the benefits, services and rewards of, the Linked Loyalty Program.
14. **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.
15. **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.
16. **Language / Langue (For Quebec residents only / Pour les residents du Québec seulement):** You acknowledge that at the time you registered your eligible RBC credit card to receive the Employee Discount, you expressly requested to be bound by the English version of these Employee Discount Terms, after being remitted the French version, and you agreed that these Employee Discount Terms, and all their related documents, including notices, be drawn up exclusively in English. *Vous reconnaissez qu’au moment où vous avez enregistré votre carte de crédit RBC admissible pour recevoir la réduction pour employé, vous avez expressément demandé à être lié par la version anglaise de ces conditions régissant la réduction pour employé, après avoir reçu leur version française et vous avez consenti à ce que les conditions régissant la réduction pour employé et tous les documents qui s’y rattachent soient exclusivement rédigés en anglais.*

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