

Linked Loyalty Program Terms and Conditions

1. **Acknowledgement and Acceptance:** By linking your Eligible RBC® Card to a Petro-Points[‡] Account, 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 Eligible RBC Card to a Petro-Points Account to ensure that any affected authorized user, secondary business cardholder, employee cardholder or Petro-Points Account owner receives a copy of the Terms as well as any notices that affect the use of the 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/suncor-terms-personal.pdf> (for Personal RBC Clients) or <https://www.rbcroyalbank.com/credit-cards/documentation/pdf/suncor-terms-business.pdf> (for Business RBC Clients) 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 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 Linked Loyalty Program and are in addition to the terms and conditions of any RBC Agreements as well as the Petro-Points Terms and Conditions. If there is a conflict between (i) the Terms and (ii) the RBC Agreements or the Petro-Points Terms and Conditions, the Terms will prevail to the extent necessary to resolve the conflict.
5. **Online Banking Required:** You must be enrolled in RBC Online Banking or RBC Online Banking for Business in order to link and participate in the Linked Loyalty Program. Business RBC Clients are unable to link through RBC Express.
6. **Liability for Linking Correct Petro-Points Account:** You are responsible for entering the correct Petro-Points Account number when linking your Eligible RBC Cards. Neither Royal Bank, nor Suncor, will be responsible for any linking error on your part.
7. **Redeem Petro-Points With Eligible RBC Card:** Any Participating RBC Client is able to redeem Petro-Points using their linked Eligible RBC Card as you would with your Petro-Points card pursuant to the Petro-Points Terms and Conditions. Please note that this means that, unlike under the RBC Rewards program, an authorized user, secondary business cardholder, or employee cardholder linked to your Petro-Points Account will be able to redeem Petro-Points. If an authorized user, secondary business cardholder, or employee cardholder is responsible to you for any amount of redeemed Petro-Points, you will need to make your own arrangements with that authorized user, secondary business cardholder, or employee cardholder. If you are linking an Eligible RBC Card to a Petro-Points Account owned by another person, you hereby represent that you have the consent of the Petro-Points Account owner to link your Eligible RBC Card.
8. **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 Eligible RBC Card, your participation in the Linked Loyalty Program is provided to you at no additional cost.

LINKED LOYALTY PROGRAM

9. **20% More RBC Rewards points:** Only certain RBC credit cards earn RBC Rewards points. Each time you use your linked Eligible RBC Card that earns RBC Rewards points to pay for purchases at a Retail Petro-Canada[†] Location, you will earn a bonus of twenty percent (20%) more RBC Rewards points than you normally earn for every \$1 in purchases in accordance with the RBC Rewards Terms and Conditions (available at <http://www.rbc rewards.com/#!/terms-and-conditions>). (Please note that RBC Rewards+™ Visa cardholders will earn this bonus on top of the existing bonus for fuel purchases.) Returns and adjustments related to your purchases will reduce or cancel the RBC Rewards points earned on such purchases. Please allow up to ninety (90) days from the date the transaction is posted on your credit card statement for the bonus points to appear in your RBC Rewards Account.
10. **20% More Petro-Points:** Each time you use your linked Eligible RBC Card to pay for qualifying purchases at a Retail Petro-Canada Location, you will earn a bonus of twenty percent (20%) more Petro-Points than you normally earn, in accordance with the Petro-Points Terms and Conditions (available at www.petro-points.com/terms). Please note that you will not earn Petro-Points on any other purchases made using a linked Eligible RBC Card.
11. **3¢ Fuel Savings:** Each time you use your linked Eligible RBC Card to purchase any grade of gasoline, including diesel, at any Retail Petro-Canada Location, you will save three cents (\$0.03) per litre at the time of the transaction.
12. **Future Offers:** Royal Bank and Suncor may make additional or different offers as part of the Linked Loyalty Program from time to time.
13. **Changes to Linked Loyalty Program:** The Linked Loyalty Program may be changed, cancelled or withdrawn at any time without notice to you.
14. **We May Cancel Your Participation:** Either Royal Bank or Suncor may, at its discretion, cancel your participation in the Linked Loyalty Program, including if and when you are or become ineligible for the Linked Loyalty Program or if and when either of us suspects fraudulent activity.
15. **System Errors:** Royal Bank and Suncor reserve the right to make any adjustments and correct any errors pertaining to your fuel savings, RBC Rewards points or Petro-Points, at any time and for any reason, including if points have been erroneously earned or credited to your RBC Rewards account or Petro-Points Account, or earned at an incorrect, higher earn rate. If you do not receive the fuel savings or bonus points in accordance with an offer you participated in, please notify Royal Bank or Suncor 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 savings or bonus points won't be credited to you and Royal Bank and Suncor will be released from all claims that may be asserted by you in respect of such error or omission.
16. **Two Business Days to Process Requests:** We will require up to two (2) business days from the day you submit your request to link, change, or delete Eligible RBC Cards to a Petro-Points Account to process the request. 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 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 Suncor as applicable.

17. **Third party mobile payment systems (mobile wallet):** As a Personal RBC Client, once you've linked your Eligible RBC Cards to your Petro-Points card, you will receive the fuel savings and earn more points when you pay with a mobile wallet supported by RBC. Please note that you are not able to redeem Petro-Points using a mobile wallet. To learn more about mobile wallets that can be used in the Linked Loyalty Program, visit: <https://www.rbcroyalbank.com/petro-canada/faq.html>.

GENERAL & PRIVACY

18. **You Must Link All Personal Eligible RBC Cards:** When you participate in the Linked Loyalty Program as a Personal RBC Client, your RBC Client Card and all of your Eligible Personal RBC Credit Cards will be linked to the same Petro-Points Account. Any new Eligible RBC Cards that you subsequently obtain will be automatically linked to the same Petro-Points Account.
19. **Business RBC Clients Limit on Linking Cards:** When you participate in the Linked Loyalty Program as a Business RBC Client, you will only be able to link up to two (2) Eligible Business RBC Credit Cards and one RBC Client Card to a Petro-Points Account.
20. **RBC Rewards Program and Petro-Points Program are Independent:** Royal Bank and Suncor will continue to independently operate the RBC Rewards program and Petro-Points program respectively.
21. **Suncor not an Agent of Royal Bank:** Suncor does not act on behalf of Royal Bank. Suncor is solely responsible for (i) the services and benefits offered through the Petro-Points program; (ii) the administration of such program, including how you can earn and redeem Petro-Points or discounts on the price of gasoline or diesel; and (iii) the Petro-Points Terms and Conditions.
22. **Royal Bank not an Agent of Suncor:** Royal Bank does not act on behalf of Suncor. Royal Bank is solely responsible for (i) the services and benefits offered through the RBC Rewards program; (ii) the administration of such program, including how you can earn and redeem RBC Rewards points; and (iii) the RBC Agreements.
23. **Privacy:** Royal Bank and Suncor, 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 Linked Loyalty Program and provision of the benefits, services, and rewards that you earn with the Linked Loyalty Program. Personal information may include information about your debit card, credit card or loyalty program account number, points balance, transaction history, or point of sale transaction information. Royal Bank may share your information with Suncor for your enrolment in the Petro-Points loyalty program or to open a Petro-Points Account, if you do not already have one. 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.
24. **Petro-Points Account Holder May See Transaction Information:** Please note that when your Eligible RBC Card is linked to a Petro-Points Account, the owner of the Petro-Points Account will be able to see certain transaction information such as the date, purchase amount, and location of your purchases at Retail Petro-Canada Locations.
25. **Contacting Royal Bank or Suncor:** You may contact Royal Bank at any time at by calling our Advice Centre at 1-800 ROYAL 1-1 (1-800-769-2511). If you have any questions related to Petro-Points,

please contact Petro-Canada's Customer Service at 1-800-668-0220. Royal Bank will contact you using the information it has on record for you.

26. **No RBC Rewards Redemptions in Petro-Canada Channels:** Please note that RBC Rewards points cannot be used toward Petro-Points redemptions at Retail Petro-Canada Locations, online at www.petro-points.com, in the Petro-Canada app, or through Petro-Canada's customer service.
27. **No Petro-Points Redemptions at Royal Bank:** Please note that Petro-Points cannot be used as a credit against an outstanding balance on an Eligible RBC Card.

DEFINITIONS

28. **"Business RBC Client"** means a client of Royal Bank who owns an Eligible Business RBC Credit Card or a RBC Client Card tied to a business Eligible Banking Account.
29. **"Eligible Banking Account"** means a personal or business banking 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.
30. **"Eligible Business RBC Credit Card"** means an RBC[®] Visa[‡] Business Platinum Avion[®], RBC[®] Visa[‡] Business, RBC[®] Visa[‡] Business Gold, RBC[®] Visa[‡] CreditLine for Small Business[™] or RBC[®] Business Cash Back Mastercard[‡] credit card in good standing.
31. **"Eligible Personal RBC Credit Card"** means an RBC Rewards+[™] Visa[‡], RBC[®] Visa Infinite[‡] Avion[®], RBC[®] Avion[®] Visa Infinite Privilege[‡], RBC[®] Visa[‡] Platinum Avion[®], RBC[®] Avion[®] Visa Infinite Privilege[‡] for Private Banking, RBC[®] Visa Infinite[‡], Signature[®] RBC Rewards[®] Visa[‡], RBC[®] Visa[‡] Platinum, RBC[®] Visa[‡] Cash Back, RBC[®] Cash Back Mastercard[‡], RBC[®] Cash Back Preferred World Elite Mastercard[‡], RBC[®] Visa[‡] Classic Low Rate Option, RBC[®] Visa[‡] Classic, RBC[®] Student Visa[‡] Classic, RBC[®] Visa[‡] Classic II Student, RBC Rewards[®] Visa[‡] Preferred, RBC[®] Visa[‡] Gold, RBC[®] U.S. Dollar Visa[‡] Gold, RBC Rewards[®] Visa[‡] Gold, RBC RateAdvantage[®] Visa[‡], RBC[®] Cathay Pacific Visa[‡] Platinum, WestJet RBC[®] World Elite Mastercard[‡], WestJet RBC[®] Mastercard[‡] or RBC[®] British Airways Visa Infinite[‡] credit card in good standing.
32. **"Eligible RBC Card"** means each of RBC Client Card, Eligible Personal RBC Credit Card, or Eligible Business RBC Credit Card.
33. **"Eligible RBC Rewards Credit Card"** means any Eligible Personal RBC Credit Card or Eligible Business RBC Credit Card that earns RBC Rewards points.
34. **"Linked Loyalty Program"** means the joint promotions offered by Royal Bank and Suncor to Participating RBC Clients.
35. **"Participating RBC Client"** or **"you"** means any (i) primary cardholder or co-applicant who links all of their Eligible Personal RBC Credit Card(s) to a Petro-Points Account; (ii) authorized user who has their Eligible Personal RBC Credit Card linked to a Petro-Points Account by either the primary cardholder on the same credit card account; (iii) primary business cardholder who links up to two (2) of its Eligible Business RBC Credit Cards to a Petro-Points Account; (iv) secondary business cardholder or employee cardholder who has their Eligible Business RBC Credit Card linked to a Petro-Points Account by the primary business cardholder on the same credit card account; or (v) primary owner or joint account owner of an Eligible Banking Account who links their RBC Client Card to a Petro-Points Account.

36. **“Personal RBC Client”** means a client of Royal Bank who owns an Eligible Personal RBC Credit Card or a non-business Eligible Banking Account.
37. **“Petro-Points Account”** means an account offered and maintained by Suncor as part of the Petro-Points loyalty program for the purpose of crediting Petro-Points.
38. **“RBC Agreements”** means any other agreement, besides the Terms, between you and Royal Bank that governs the use of your Eligible RBC Card or Eligible Banking Account, as amended from time to time.
39. **“RBC Client Card”** means an RBC Royal Bank client card (also referred to as “debit card”) tied to an Eligible Banking Account.
40. **“Retail Petro-Canada Location”** means participating retail Petro-Canada branded gas stations in Canada and any Petro-Canada branded convenience stores attached to such gas stations, as determined by Suncor. For clarity, a Retail Petro-Canada Location excludes (i) any other business attached to, or sharing the premises with, a Retail Petro-Canada Location, and (ii) any commercial Petro-Pass location or other card-lock fuel station.
41. **“Royal Bank”** means Royal Bank of Canada®.
42. **“Suncor”** means Suncor Energy Inc. and its affiliates.
43. **“Terms”** means the Linked Loyalty Program Terms and Conditions.
44. **“We”** or **“us”** means Royal Bank and Suncor.

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