



PRIMARY OR CO-APPLICANT CARDHOLDER INFORMATION

PRIMARY OR CO-APPLICANT CARDHOLDER NAME FIRST NAME/INITIAL

LAST NAME

CREDIT CARD NUMBER (REQUIRED)

CLIENT CARD NUMBER (IF APPLICABLE) 4 5 1 9

IMPORTANT — PLEASE READ THESE TERMS WHICH ARE PART OF THIS REQUEST FORM
Maximum is nine Authorized Users per account except for Student accounts, which do not allow for Authorized Users.

Please issue a Credit Card on the Account (of the same type as currently issued to the primary cardholder) to the Authorized User(s) who sign(s) this Request Form, and renew and replace the Card periodically. The Applicant (or the Co-Applicant) and the Authorized User(s) certify that all the information they have supplied to you in this Request Form(s) is true and complete. This Request Form will only be approved if your Account is in good standing at the time the request is processed.

1. AUTHORIZED USER* CARDHOLDER INFORMATION

To add an Authorized User we require the information below. Please provide address and telephone number if different from Primary or Co-Applicant Cardholder.

Form for Authorized User 1: FIRST NAME, INITIAL, LAST NAME, HOME TELEPHONE, RELATIONSHIP TO PRIMARY / CO-APPLICANT, DATE OF BIRTH, OCCUPATION, RBC ROYAL BANK CLIENT CARD NUMBER (IF APPLICABLE), ADDRESS, APT. NO, CITY / TOWN, PROVINCE / TERRITORY, POSTAL CODE.

- Authorized User to have access to the entire credit limit.*
Authorized User to be assigned the following limits:†

MONTHLY CARD LIMIT (OPTIONAL)** MONTHLY CASH ADVANCE LIMIT (OPTIONAL)**

2. AUTHORIZED USER CARDHOLDER INFORMATION

To add an Authorized User we require the information below. Please provide address and telephone number if different from Primary or Co-Applicant Cardholder.

Form for Authorized User 2: FIRST NAME, INITIAL, LAST NAME, HOME TELEPHONE, RELATIONSHIP TO PRIMARY / CO-APPLICANT, DATE OF BIRTH, OCCUPATION, RBC ROYAL BANK CLIENT CARD NUMBER (IF APPLICABLE), ADDRESS, APT. NO, CITY / TOWN, PROVINCE / TERRITORY, POSTAL CODE.

- Authorized User to have access to the entire credit limit.*
Authorized User to be assigned the following limits:†

MONTHLY CARD LIMIT (OPTIONAL)** MONTHLY CASH ADVANCE LIMIT (OPTIONAL)**

Under the terms of the RBC RateAdvantage™ Visa Agreement (the "Agreement"), the primary cardholder and the co-applicant (if there is one) are each fully responsible for all amounts owing under the account, including all charges incurred by an Authorized User. By signing below I acknowledge that I am responsible for all of the use of the Credit Card Account by an Authorized User and understand that an Authorized User will have access to information about their transactions and other Credit Card Account information. I will ensure that the Authorized User receives a copy of the Agreement as well as any notices you send me regarding the use of a Credit Card and the Credit Card Account number. As the Authorized User, I will comply with the Agreement that you send to the Applicant, as amended from time to time. I will obtain it from the Applicant and read it or ask you to send me a copy. I will pay special attention to the Authorized User Terms contained therein.

Signature lines for Primary or Co-applicant, Authorized User, and Date.

SEND THE FORM TO US BY MAIL OR FAX FOR PROCESSING. MAIL: RBC ROYAL BANK C/O ADMINISTRATION DEPARTMENT, P.O. BOX 18293, STN. BRM. B, TORONTO, ON M7Y 3J1 FAX: 416 512-7091 OR 1-888-769-2512

Please read the information below carefully. Additional information on interest, annual fees (if any) and other fees will be sent along with your RBC RateAdvantage Visa Agreement.

Table with 5 columns: Credit Card, Non-Refundable Annual Fee (Primary Card, Each Additional Card), Grace Period (days), Annual Interest Rates (Purchases, Cash Advances), Annual Fee. Row for RBC RateAdvantage Visa.

Other Fees

- Cash Advance Fees: \$3.50 for (i) cash withdrawals or cash-like transactions in Canada, or (ii) bill payments or balance transfers made at an introductory interest rate offered to you at account opening or at your standard interest rate. \$5.00 if cash withdrawal or cash-like transaction occurs outside Canada.
Promotional Rate Fee: Up to 3% of the transaction amount when you take advantage of a promotional interest rate offered to you after account opening by making a balance transfer during the promotional period.
Cash Advance and Promotional Rate fees are charged within 3 business days from when the transaction is posted to your account.
Dishonoured Payment: \$45 charged on the date the payment reversal is posted for a payment to your credit card account returned for any reason.
Overlimit: \$29 if your balance exceeds your credit limit at any time during your monthly statement period, charged on the day your balance exceeds your credit limit and on the first day of each subsequent statement period if your balance remains overlimit.
Additional copies: \$5 for monthly statement charged within 3 business days from when the copy was requested.
\$1.50 charged within 3 business days from each statement update at an ATM or branch.
\$2 for transaction receipt that does not relate to the current statement. Fee is charged each time the situation occurs.

Foreign Currency Transactions

Transactions in a foreign currency are converted to Canadian dollars no later than the date we post the transaction to your credit card account at an exchange rate that is 2.5% over a benchmark rate Royal Bank of Canada pays on the date of conversion.

IMPORTANT! PLEASE READ THESE TERMS WHICH ARE PART OF THIS REQUEST FORM.

Respecting your privacy is important to us

Periodically we mail product and service information we feel would interest you. However, if you prefer not to receive such mail or phone calls, please let us know by calling 1-800 ROYAL® 1-1 (1-800-769-2511). Please allow approximately three to four weeks for approval and delivery of the new RBC Royal Bank credit card. While we make a considerable effort to avoid any discrepancies between our marketing materials and the RBC Royal Bank Credit Card Agreement you will receive with your card, in the event there is a discrepancy, the Credit Card Agreement will prevail.

Collecting your personal information

We (Royal Bank) may from time to time collect financial and other information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- information related to transactions arising from your relationship with and through us, and from other financial institutions;
- information you provide on an application for any of our products and services;
- information for the provision of products and services; and
- information about financial behaviour such as your payment history and credit worthiness.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, including from you, from service arrangements you make with or through us, from credit reporting agencies and financial institutions, from registries, from references you provide to us and from other sources, as is necessary for the provision of our products and services.

You acknowledge receipt of notice that from time to time reports about you may be obtained by us from credit reporting agencies.

Using your personal information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background;
- to open and operate your account(s) and provide you with products and services you may request;
- to better understand your financial situation;
- to determine your eligibility for products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and your relationship with us;
- to operate the payment card network;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, we may:

- make this information available to our employees, our agents and service providers, who are required to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies, who may share it with others.

In the event our service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

Upon your request, we may give this information to other persons.

We may also use this information and share it with RBC companies (i) to manage our risks and operations and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under “Other uses of your personal information” for the sole purpose of honouring your choices.

If we have your Social Insurance Number, we may use it for tax-related purposes if you hold a product generating income and share it with the appropriate government agencies, and we may also share it with credit reporting agencies as an aid to identify you.

Other uses of your personal information

- We may use this information to promote our products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

You may choose not to have this information shared or used for any of these “Other uses” by contacting us as set out below, and in this event, you will not be refused credit or other services just for that reason. We will respect your choices and, as mentioned above, we may share your choices with RBC companies for the sole purpose of honouring your choices regarding “Other uses of your personal information.”

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 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 ROYAL® 1-1 (1-800-769-2511).

Our privacy policies

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 www.rbc.com/privacyscurity.

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† All other trademarks are property of their respective owner(s).

* Authorized User(s) must be a Canadian resident and at least 14 years of age.

± Authorized User(s) with access to the primary/co-applicant’s entire credit limit must be age of majority in their province/territory of residence.

§ Failure to assign limits means access to entire credit limit.

∞ Monthly Card Limit is the total amount available to the Authorized User to charge to the Account during each statement period. Monthly Cash Advance Limit is the total amount of cash advances an Authorized User may make during each statement period at ATMs, a branch or through RBC Royal Bank Online Banking. Cash-like transactions count against the cash advance limit. At the end of each statement period, the Authorized User’s balance for the purposes of the Monthly Card Limit and Monthly Cash Advance Limit, if any, is re-set to \$0. Transactions are authorized or declined based upon information available at that time. Transactions which would cause a card limit or cash advance limit to be exceeded are ordinarily declined; however, there may be instances where amounts are charged to a credit card Account in excess of an applicable card limit or cash advance limit. For more information please visit www.rbcroyalbank.com/fcoption.