Annual Interest Rate	Purchases: **20.99%** Cash advances: **22.99%** (**21.99%** if you reside in Quebec) These interest rates are in effect on the date your credit card account is opened (whether or not your card is activated). If you reside in Quebec, then the "interest rate" is the "credit rate". Rates will increase to **25.99%** on purchases and **27.99%** (**26.99%** if you reside in Quebec) on cash advances if your Minimum Payment is not made by the payment due date and it is not paid by the date we prepare your next statement **2** or more times in any **12** month period. This will take effect on the first day of the next statement period following the missed payment that caused the rates to increase. Higher rates will remain in effect until you have paid your Minimum Payment by your new statement date for **12** consecutive months thereafter.
Interest-Free Grace Period	You will benefit from an interest-free period of at least **21** days for new purchases (except purchases converted to installment plans) and fees if you pay your New Balance (which is your total monthly account balance as of the statement date minus the total amount of any installment plan payments not yet due) in full by the payment due date shown on your statement. There is no interest-free period for cash advances (cash withdrawals, balance transfers, certain bill payments and cash-like transactions). If interest is charged, it is charged from the transaction date. Installment plan interest is charged in accordance with the installment plan terms.
Minimum Payment	**$10** plus interest and fees (excluding any installment plan interest), plus Total Monthly Plan Payments (which are made up of all installment plan principal payments + interest due that statement period). **If you reside in Quebec**, the greater of (i) Total Monthly Plan Payments, plus **5%** of your New Balance (excluding Total Monthly Plan Payments); or (ii) **$10**. In all cases, any previously unpaid Minimum Payments are included in your Minimum Payment. Your Minimum Payment is your New Balance if your New Balance (i) consists only of Total Monthly Plan Payments; or (ii) is less than **$10**.
Foreign Currency Conversion	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.
Annual Fee	No annual fee.
Other Fees	Cash Advance Fee: **$5** for cash withdrawals, cash-like transactions, bill payments or balance transfers made at an introductory interest rate offered at account opening or at your standard interest rate. Balance Transfer 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. Exact fee will be disclosed at the time of the offer. Cash Advance and Balance Transfer Promotional Rate fees are charged within **3** business days of the transaction being posted to your account. Overlimit Fee (fee does not apply if you reside in Quebec): **$29** if your balance exceeds your credit limit at any time during your monthly statement period. Charged once per statement period on the day your balance first exceeds your credit limit, and on the first day of each subsequent statement period if your balance remains overlimit. This fee does not apply if your credit limit is under **$2,000** for the entire statement period. Additional Copies: **$5** for each monthly statement, **$1.50** for each statement update at an ATM or branch. Charged within **3** business days of each request.

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PRIMARY CARDHOLDER INFORMATION

PRIMARY CARDHOLDER NAME FIRST NAME/INITIAL

LAST NAME

CREDIT CARD NUMBER (REQUIRED)

4519

CLIENT CARD NUMBER (IF APPLICABLE)

CO-APPLICANT INFORMATION

We are required to give you regulatory disclosure documents (for example, your initial disclosure statement or your monthly statements) including a copy of the RBC Royal Bank® Credit Card Agreement. We will send each of you your own separate copy of these documents unless both of you consent to receiving joint disclosure. Joint disclosure means these documents will be sent to one address.

☐ **We each want to receive separate disclosure documents at the address for each borrower that appears in your records.**

☐ **We want to receive joint disclosure documents at the address for the Primary Cardholder. We do not want to receive separate disclosure documents for each borrower.**

☐ **MR.** ☐ **MS.** ☐ **DR.**
☐ **MRS.** ☐ **MISS**

FIRST NAME INITIAL LAST NAME

HOME ADDRESS / APT. NO. / STREET NUMBER (if different from primary cardholder) (valid civic address required – P.O. Box, Rural Route, or General Delivery are not acceptable) CITY / TOWN

PROVINCE / TERRITORY POSTAL CODE TELEPHONE NUMBER (IF DIFFERENT FROM PRIMARY CARDHOLDER)

SOCIAL INSURANCE NUMBER∞ (OPTIONAL) OCCUPATION (REQUIRED)

4519

RBC ROYAL BANK CLIENT CARD NUMBER (IF APPLICABLE) DATE OF BIRTH (REQUIRED) M M D D Y Y RELATIONSHIP TO PRIMARY CARDHOLDER

IMPORTANT – PRIMARY CARDHOLDER AND CO-APPLICANT – PLEASE READ THESE TERMS, WHICH ARE PART OF THIS REQUEST FORM

RBC aims to ensure our products and services are right for our clients; however we are not always able to do so when our clients use our self-serve channels, including mail-in/drop off applications without an Advisor discussion. If you need help making a choice, or have any questions about this request form, please contact us at 1-800-769-2512.

The Primary Cardholder on the RBC Royal Bank® credit card account (**the Account**) requests that we (**Royal Bank of Canada**) issue a credit card of the same type as currently issued on the Account to the Co-Applicant who signs this form. You (**the Primary Cardholder and the Co-Applicant**) agree to everything written in this Request Form, request that we reissue and replace the credit cards periodically, and consent to the Co-Applicant being provided with the requested credit card. You further agree as follows:

- You have read and agree to the "Collection, Use, and Disclosure of Personal Information" section found below.
- All the information that you have supplied in this Request Form is true and complete.
- If you have chosen joint disclosure above, then both of you acknowledge that we may consider the Primary Cardholder as having the authority and being your personal representative to receive the RBC Royal Bank Credit Card Agreement (**Agreement**) on the Co-Applicant's behalf. It is the responsibility of the Primary Cardholder to provide a copy of the Agreement to the Co-Applicant. You may also view the Agreement online at any time at rbc.com/carddocs.
- If the Co-Applicant signs, uses or activates the credit card, it will mean that the Co-Applicant has received a copy of the Agreement, and has read, understood and agrees to the terms of the Agreement.
- The Co-Applicant will not use the credit card until the Co-Applicant has received a copy of the Agreement, and will comply with the Agreement that we will send when the credit card is issued, reissued, or replaced, as well as any amendments that we may make from time to time.
- The Co-Applicant will have access to the information about all transactions by any cardholder and other Account information.
- **You are each fully responsible for all amounts owing under the Account, irrespective of which one of you incurred, or which credit card was used to incur, any particular charge. This also means that the Co-Applicant is fully responsible for any amounts that the Primary Cardholder may owe on the Account at the time the Co-Applicant's credit card is issued.**

Your Account must be in good standing at the time the request is received, and the Co-Applicant must be a resident of Canada and have reached the age of majority in their province/territory of residence. There is a maximum of one Co-Applicant per Account.

You understand that this request is subject to credit approval and that we may refuse to issue a credit card to the Co-Applicant if the Co-Applicant does not qualify. We will send notice to the Co-Applicant (but not the Primary Cardholder) of their approval status. In this case, the Primary Cardholder has the opportunity to add the additional cardholder as an Authorized User instead. By checking the box below, both of you agree as follows:

☐ Yes, please add the additional cardholder as an Authorized User if the Co-Applicant does not qualify. By signing below, you agree with all of the terms set out above, except as follows: (i) **the Primary Cardholder is solely responsible for all amounts owing under the Account, including all charges incurred by an Authorized User**; (ii) the Primary Cardholder acknowledges that he or she is responsible for all use of the Account by an Authorized User; (iii) the Primary Cardholder understands that we may provide an Authorized User with access to information about the Authorized User's transactions, the credit limit on the Account, and the amount of credit available to them on the Account; (iv) the Primary Cardholder will ensure that the Authorized User receives a copy of the Agreement, any replacements or amendments, as well as any notices we send regarding the use of a credit card and the Account number, and will be responsible for ensuring the Authorized User complies with the applicable terms and conditions; and (v) the Authorized User agrees to comply with the applicable terms and conditions of the Agreement (except that he or she will not be responsible to us for the repayment of the amounts owing under the Account and will not be bound by the provisions in the Agreement relating to repayment of such amounts).

X _____
Primary Cardholder Signature (**REQUIRED**)

X _____
Co-Applicant Signature (**REQUIRED**)

_____
Date (**REQUIRED**)

SEND THE FORM TO US FOR PROCESSING BY MAIL: RBC ROYAL BANK C/O ADMINISTRATION DEPARTMENT, P.O. BOX 8400, STN TERMINAL, VANCOUVER, BC V6B 9Z9

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Important! Please read these terms, which are part of this request form.

Privacy: Collection, Use, and Disclosure of Personal Information

RESPECTING YOUR PRIVACY IS IMPORTANT TO US

Periodically, we send product and service information we feel would interest you. However, if you prefer not to receive such information, please let us know by calling 1-800-ROYAL® 1-2 (1-800-769-2512). It may take some time for your preferences to be updated.

Collecting Your Personal Information

We collect financial and other information about you from time to time such as:

- information establishing your identity (for example: name, address, phone number, date of birth, etc.) and your personal background;
- information about your transactions or other dealings with and through us;
- information you provide in an application for any of our products and services;
- information about your use of our products and services; and
- information about financial behaviour such as your payment history and credit worthiness.

We collect and confirm this information during the course of our relationship. We obtain this information from a variety of sources, including from you; from your use of our products and services; from service arrangements you make with or through us; from credit reporting agencies, other financial or lending institutions, or insurers; from registries; from fraud detection and prevention agencies, service providers, or regulatory or governmental bodies; 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 maintain up to date records;
- to manage our risks and operations, and detect and prevent fraud or suppress financial abuse;
- to better understand your financial situation;
- to determine your eligibility for products, services, programs and promotions;
- to manage and administer loyalty programs and promotions;
- 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 facilitate the operation of payment networks, including to process transactions and present Installment Plan payment options, and to resolve disputes;
- to help us better manage our business and your relationship with us;
- to create aggregated and anonymous information, statistics, and reports and to generate data insights, analysis, and predictive models; and
- as required or permitted by law.

We may also use this information as described in "Other Uses and Disclosures of Your Personal Information" below.

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

Disclosing Your Personal Information

We make this information available to our employees, agents and service providers, who require access for the purposes described above. Our employees, agents and service providers are required to maintain the confidentiality of this information.

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

Your personal information may be transmitted through, stored, or processed in countries 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 share this information with other organizations (such as other financial or lending institutions, or insurance companies), fraud detection and prevention agencies, service providers, or regulatory or governmental bodies to prevent, detect or suppress financial abuse, fraud or other criminal activity, protect our assets and interests, defend or settle claims, manage risks and resolve disputes.

We share this information with the operators and participants of payment networks to process payments and other transactions, manage risks, detect and prevent fraud, maintain up to date records, resolve disputes and administer loyalty programs, promotional activities or other activities related to your Credit Card or Credit Card Account.

We share your credit, financial and other related information with credit reporting agencies for the purposes of maintaining the accuracy and integrity of the credit reporting system. Credit reporting agencies may share this information with others.

We share this information with your consent or where required in order to facilitate the provision or administration of a product or service that you have requested.

We collect and share this information 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 and Disclosures of Your Personal Information" below for the purpose of knowing and honouring your choices.

We share this information where permitted or required by law, such as 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, or to collect a debt owed to us. We may share this information in connection with the sale of all or part of our business or assets.

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 and Disclosures of Your Personal Information

- We may use and disclose this information to promote our products and services, and promote products and services of RBC companies or third parties we select, which may be of interest to you. We may communicate with you through various channels 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 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 these other purposes described above under "Other Uses and Disclosures of Your Personal Information" by contacting us as set out below. In this event: (i) you will not be refused credit or other services just for making this choice, (ii) we will respect your choices, and (iii) we will share your information with RBC companies for the purpose of knowing and honouring your choices.

Installment Plan Program

If you are eligible for an Installment Plan, we will disclose your plan eligibility details and Credit Card identifier information (such as your Credit Card number) to our third party service provider(s) in order to allow you to pay in installments at the time of making your purchase at participating merchants in-store or online. You may choose not to have this information shared for this purpose by contacting us at 1-800 ROYAL® 1-2 (1-800-769-2512). However, Installment Plans remain a feature on your Credit Card, and you may still choose to set up a Plan after purchase if you are eligible.

Co-Branded Credit Cards

If you are applying for a co-branded Credit Card and your application is approved, you acknowledge and consent to the following additional uses and disclosure of information about you. Information you give us in your application will be shared with the co-brand partner for enrolment in that co-brand partner's rewards/loyalty program and used so that an appropriate rewards/loyalty account with that co-brand partner can be opened in your name, if you do not already have one. We may transmit to that co-brand partner any updates we receive of any of that information. From time to time, we and the co-brand partner may also exchange information about you (which may include your name, email address, mailing address, date of birth and Credit Card Account number) in order to provide you with the benefits, services, or partner rewards (such as points, miles or reward dollars) that you earn with your co-branded Credit Card and to provide you with information about those benefits, services or partner rewards.

Co-branded WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite Credit Cards

This subsection supplements the subsection titled "Co-Branded Credit Cards" above, and only applies to the WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite credit cards (each, a "Co-Branded Credit Card").

For the purposes of this subsection, WestJet, METRO Inc. and Pattison Food Group Ltd. ("**PFG**") are each referred to herein as a "**Co-Branded Partner**"; the WestJet Rewards Program , METRO Inc.'s moi rewards program and PFG's More Rewards program are each referred to herein as a "**Partner Rewards Program**"; partner rewards (such as points, miles or reward dollars) earned through a Partner Rewards Program are referred to herein as "**Partner Rewards**"; and "**you**" refers only to the primary cardholder who initially signed or submitted the application for the Co-Branded Credit Card, and whose name is on the Credit Card Account and the Partner Rewards Program account. If you are applying for a Co-Branded Credit Card and your application is approved, 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 Credit Card Account – for example, information about the merchant, transaction amount, transaction date, and total purchases ("**Transactional Information**"). If there is more than one cardholder on the Credit Card 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 ("**Partner Rewards Program Information**").

If your application is approved, and 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 ("**Additional Personal Information**").

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 these Terms and Conditions. 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 www.westjet.com/rbcshare or 1-888-WESTJET (1-888-937-8538). For more details, visit www.rbc.com/westjetshare. 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. If you are a member of the More Rewards program and have questions about PFG's sharing of your Partner Rewards Program Information with us, contact More Rewards at Privacy@PattisonFoodGroup.com.

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.

Your Right to Access Your Personal Information

You may obtain access to your personal 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 your personal information, to learn more about our use of automated processing, to ask questions about our privacy policies, or to request that your personal information not be used for any or all of the purposes outlined in "Other Uses and Disclosures of Your Personal Information", or to ask that your social insurance number not be shared with a credit reporting agency as an identifier, you may do so now or at any time in the future by:

- contacting your branch; or
- calling us toll free at 1-800-769-2512.

Our Privacy Notices

All collection, use, and disclosure of your personal information will be in accordance with our Global Privacy Notice and, as applicable, our Digital Channel Privacy (available at www.rbc.com/privacysecurity), which form part of these terms.

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.

® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.
‡ All other trademarks are the property of their respective owner(s).
⁎ Optional but recommended. By including this information we will be able to process your request form more quickly and accurately. See above for our use of your Social Insurance Number.