

RBC Referral Awards® Program FAQ



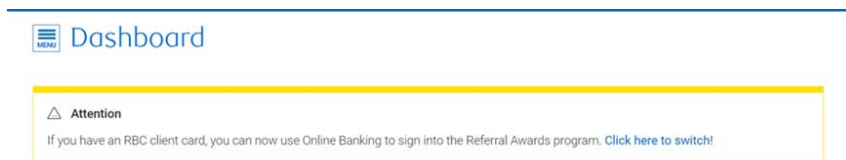
Starting November 1st you can login to your RBC Referral Awards account using RBC Online Banking, if you have an RBC Client Card.

Q. I login into my Referral Awards account using my email address. Do I need to switch to Online Banking?

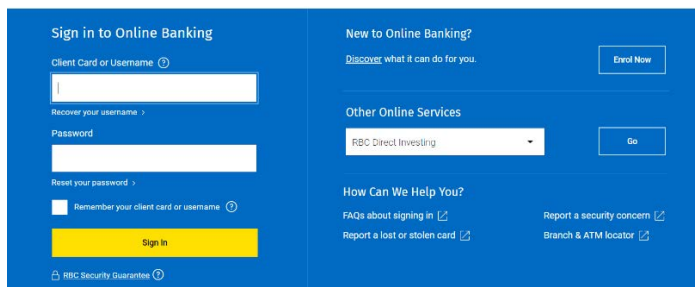
You don't have to switch to Online Banking to continue enjoying the program; however, if you are an RBC client with an RBC Client Card you might want to consider logging into your Referral Awards account using the convenience and security of RBC Online Banking.

Q. How do I switch to sign into RBC Online Banking?

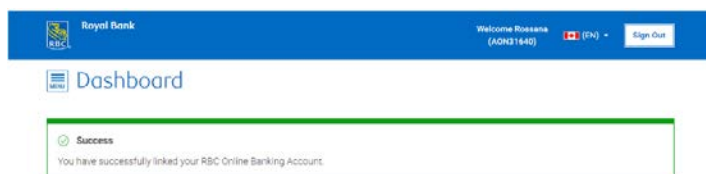
- Login into your Referral Awards account using your email and password
- You will see the message below in your Personal Dashboard



- Click on the message 'Click here to switch'
- This link will take you to your personal Online Banking page



- Enter your Client Card or Username and Password
- You will receive a message that the switch to Online Banking has been successful



- Please be advised that from this point on your login to your Referral Awards account is only through your RBC Online Banking and cannot switch back to login using email address and password.

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Q. What happens if I don't switch to Online Banking? Am I still able to use my email address and password to login into my Referral Awards account?

Yes, you can continue using your email address and password to login in to your Referral Awards account. However, we encourage you to switch to Online Banking for you to enjoy the convenience and security of RBC Online Banking.

Q. Who should I contact if I need to change my RBC Online Banking password?

If you forgot your RBC Online Banking password or need to change it, please go to your [Online Banking sign in page](#) and reset your password by selecting "Reset Your Password".

Starting November 1st you could also earn RBC Rewards points with your RBC bank account for every qualified mortgage referral you send our way.

Q. I'm a Points member in the program currently earning RBC Rewards points on my RBC credit card for my qualified mortgage referrals. Do I need to do anything?

If you are already earning RBC Rewards points for your qualified mortgage referrals on your RBC credit card, you don't have to do anything. You will continue accumulating your RBC Rewards points for your qualified mortgages referrals on your RBC Rewards account through your credit card.

Q. I'm currently a non-points member in the program. However, I do have an RBC bank account. Can I start accumulating RBC Rewards points in my RBC bank account?

Yes! You can now start earning RBC Rewards points for every qualified mortgage referral by linking your RBC bank account to your RBC Referral Awards account. Please follow these steps:

- Switch to RBC Online Banking authentication
- Once you have successfully switched to RBC Online Banking, please go to "Change Membership Type" from the "Update your Profile" Section
- You will be presented with the question "Do you wish to receive RBC Rewards points?"

Change Membership Type

You are currently a: Non-Points Member

* Do you wish to receive RBC Rewards points?

Yes No

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- Once you respond “Yes”, the system will display all the eligible RBC bank accounts you can select to link to your Referral Awards program

Please select one eligible account to receive your points and tie it to your RBC Rewards Account:

RBC Day to Day Banking	00010-xxxx904
RBC Enhanced Savings	00010-xxxx570
RBC No Limit Banking	00010-xxxx278

- Since you are now a points member in the program, you will need to provide your SIN# for tax purposes. You will receive a T4A slip after the end of the year only if the value of cumulative points awarded to you during the calendar year is greater than \$500
- You will receive RBC Rewards points on your RBC bank account for every qualified mortgage referral

Q. Are the points retroactive for the referrals I sent before November 1st?

Yes! Referrals processed within the 2021 calendar year are eligible for points once you switch to be a points member and link your RBC bank account to the program before December 31st, 2021.

Q. How can I open an RBC bank account?

If you’re already enrolled in Online Banking, just select “Open New Account”, located next to the Bank Accounts heading in the centre of the page.

If you aren’t enrolled in Online Banking, please visit [Find the Right Account](#). You’ll be able to see all the accounts available to you and/or open a new account from the same screen.

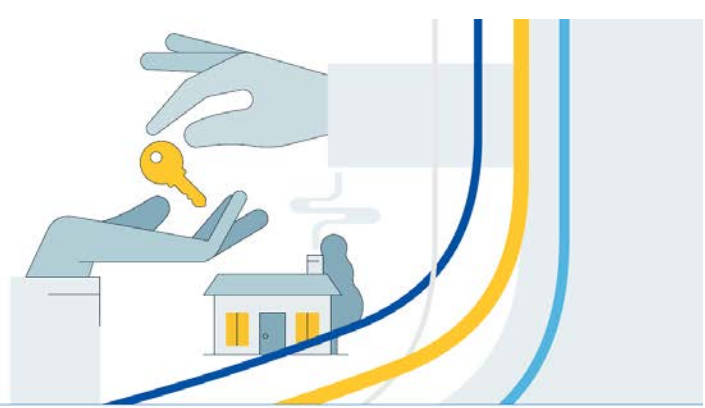
You can also visit a branch or contact our Advice Centre at 1-800-769-2511 to get assistance to open a banking account.

Q. Which RBC bank accounts are eligible?

The following RBC bank accounts are eligible to be enrolled in the Referral Awards program:

- RBC Day to Day Banking
- RBC Advantage Banking (includes RBC Advantage Banking for students)
- RBC Signature No Limit Banking
- RBC VIP Banking
- RBC No Limit Banking (discontinued)
- RBC Student Banking (discontinued)
- RBC No Limit Banking for Students (discontinued)

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- RBC Day to Day Savings
- RBC Enhanced Savings
- RBC High Interest eSavings

Q. I have an RBC Rewards credit card and an RBC bank account. Which one should I use to receive RBC Rewards points for my qualified mortgage referrals?

You can use either your RBC Rewards credit card or your RBC bank account. Your points for qualified mortgage referrals will be displayed on your RBC Rewards account.

Q. What is the redemption value of the RBC Rewards points I may earn when I enroll in the RBC Referral Awards Program with my RBC bank account? Is the redemption value different from the points I earn with my RBC credit card?

If you participate in the Program as a Points Member and chose to have the RBC Rewards points you earn for every Qualified Mortgage Referral credited to the RBC Rewards Account tied your eligible RBC Bank account, such points will have the same “redemption value” as the points you earn with your personal RBC credit card, if you have one. For example, if you have a personal RBC Avion credit card, the points earned with the RBC Referral Awards Program will have the same “redemption value” as the points earned with your RBC Avion credit card. This means that you will be able to redeem the points earned with the RBC Referral Awards Program for Air Travel Rewards, which is an option that is only offered to Avion Participants (as defined in the RBC Rewards Terms and Conditions). If you do not have an RBC credit card, or you have one that is not a personal RBC Avion credit card, you will not be able to redeem the Points that you earn with this Program for Air Travel Rewards” for air travel in accordance with the Redemption Schedule (as defined in the RBC Rewards Terms and Conditions). You will however be able to redeem those Points for air travel and other types of RBC Travel Rewards (as defined in the RBC Rewards Terms and Conditions) at the rate of 100 Points per \$1.00 CAD.

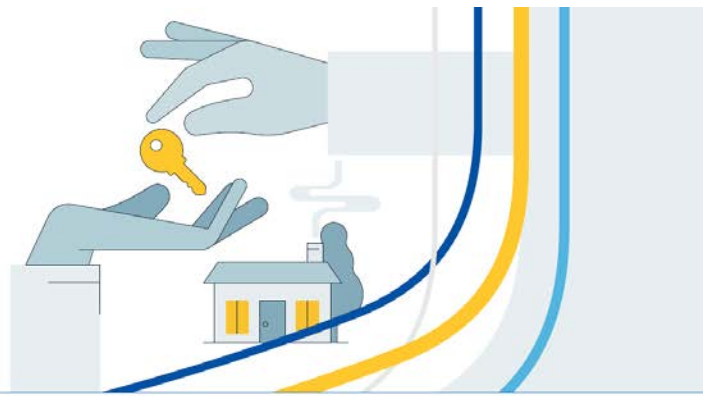
Q. I just changed my membership type from non-points member to points member and linked my new RBC bank account to my Referral Awards account. When would I receive my points for referrals done prior November 1st?

The first process date to credit points will be November 29th 2021. You will see your Rewards points in your Rewards Account by December 1st 2021. After this first process date, points will be processed on a bi-weekly basis.

Q. When can I expect to receive my Rewards points in my RBC Rewards Account?

Points earned under the Referral Awards program for qualified mortgage referral(s) will be calculated and credited on a bi-weekly basis. It may take up to six (6) weeks from the time that

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Royal Bank determines that the mortgage referral is a qualified mortgage referral and has been processed, for the Points to be displayed on your RBC Referral Awards account dashboard and credited to your RBC Rewards account.

Q. Will I be notified once my points have been processed to my Rewards account?

If you have opted for the Rewards points for qualified mortgage referrals to be credited to the RBC Rewards account tied to your RBC bank account (if you have one), the Rewards points earned for each qualified mortgage referral processed will appear as separate entries in www.rbc rewards.com or in the RBC Rewards app.

You will see the description “RBC Referral Awards Program” displayed in your RBC Rewards account.

If you have opted for the Rewards points to be credited to your RBC Rewards account tied to your RBC credit card account (if you have one), the Rewards points earned during a monthly statement period will appear on your RBC credit card statement as the sum of the points received for (i) qualified mortgage referrals, and (ii) your net purchases.

You will see the description “Bonus Offer-COI Rewards Points” displayed in your RBC Rewards Account.

Q. I know RBC recently launched the Value Program where I can earn RBC Rewards points with an eligible RBC bank account. Do I need to enroll my eligible RBC bank account in the Value Program first to be able to earn RBC Rewards points for my Qualified Mortgage Referrals in the RBC Referral Awards program?

No, these two programs are different and they work independently. Even if your eligible RBC Bank account is not enrolled in the Value Program, you can earn RBC Rewards points for every Qualified Mortgage Referral in the RBC Referral Awards program.

Have questions about the program? Email us at referralawards@rbc.com or connect with an RBC Mortgage Specialist.