



Privacy Policy

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Protecting Your Privacy is Important to Us!

In just a few short years, the Internet has revolutionized the way we do business. It allows us to interact with you personally across time and space to offer information and additional value, to listen to your opinions and to provide a host of banking and financial services that you can access from the convenience of your home or office. At the same time, it also brings legitimate concerns about privacy and security.

At RBC, we are dedicated to protecting your privacy and safeguarding your personal, business, and financial information. In fact, it is one of our highest priorities and remains the cornerstone of our commitment to you. However you choose to provide information to us, we use vigorous security safeguards and adhere to Ten Privacy Principles to ensure your personal and financial information is protected.

You are invited to use this privacy site to learn more about current legislation designed to protect your privacy, about the types of information we collect and how it is used, and about the steps we have taken to ensure your personal and financial information is handled appropriately.



Our Commitment to You

At RBC, safeguarding your confidentiality and protecting your personal and financial information is fundamental to the way we do business. This commitment has not changed with the arrival of new technologies such as the Internet and online services. Instead, it has been extended to ensure your experiences with us online are as private, secure and as safe as your dealings with us have been in traditional business.

RBC has been a strong supporter of industry privacy standards and related government regulation. We played an active role in the development of the Canadian Bankers Association (CBA) *Privacy Model Code* and the Canadian Standards Association's (CSA) *Model for the Protection of Personal Privacy*. Based on these models, we have tailored our own Ten Privacy Principles to meet the specific needs and expectations of our clients.

We are committed to meeting or exceeding the privacy standards established by federal and provincial regulations and industry bodies. All of our information handling practices comply with federal and applicable provincial laws including the *Personal Information Protection and Electronic Documents Act*, an initiative designed to further protect the privacy of Canadian consumers.



Our Ten Privacy Principles

In relation to our Ten Privacy Principles, RBC Companies means: Royal Bank of Canada, Royal Trust Corporation of Canada, The Royal Trust Company, Royal Bank Action Direct Inc., Royal Mutual Funds Inc., RBC Dominion Securities Inc., RBC Insurance Holdings Inc.

The RBC Companies have always been and will continue to be, committed to maintaining the accuracy, confidentiality, and security of your personal and financial information. As part of this commitment, they have established Ten Privacy Principles to govern their actions as they relate to the use of client information. The RBC Companies invite you to review their principles, which have been built upon the values set by the Canadian Standards Association's *Model Code for the Protection of Personal Information* and Canada's *Personal Information Protection and Electronic Documents Act*.

- Principle 1 – Accountability
- Principle 2 – Identifying Purposes
- Principle 3 – Consent
- Principle 4 – Limiting Collection
- Principle 5 – Limiting Use, Disclosure and Retention
- Principle 6 – Accuracy
- Principle 7 – Safeguarding Client Information
- Principle 8 – Openness
- Principle 9 – Client Access
- Principle 10 – Handling Client Complaints and Suggestions

Principle 1 - Accountability

Each RBC Company is responsible for maintaining and protecting the client information under its control. In fulfilling this mandate, each RBC Company is required to designate an individual or individuals who is/are accountable for that Company's compliance with this Privacy Policy.

Principle 2 – Identifying Purposes

The purposes for which client information is collected shall be identified before or at the time the information is collected.

Principle 3 - Consent

The knowledge and consent of the client are required for the collection, use or disclosure of client information except where required or permitted by law.

Principle 4 – Limiting Collection

The client information collected must be limited to those details necessary for the purposes identified by the RBC Company. Information must be collected by fair and lawful means.

Principle 5 – Limiting Use, Disclosure and Retention

Client information may only be used or disclosed for the purpose for which it was collected unless the client has otherwise consented, or when it is required or permitted by law. Client information may only be retained for the period of time required to fulfill the purpose for which it was collected.



Principle 6 – Accuracy

Client information must be maintained in as accurate, complete and up-to-date form as is necessary to fulfill the purposes for which it is to be used.

Principle 7 – Safeguarding Client Information

Client information must be protected by security safeguards that are appropriate to the sensitivity level of the information.

Principle 8 - Openness

RBC Companies are required to make specific personal information available to client concerning the policies and practices that apply to the management of their information.

Principle 9 – Client Access

Upon request, clients shall be informed of the existence, use and disclosure of their information, and be given access to it. Clients may verify the accuracy and completeness of their information, and have it amended, if appropriate.

Principle 10 – Handling Client Complaints and Suggestions

Clients may direct any questions or enquiries with respect to the privacy principles outlined above or about RBC privacy practices by contacting the designated person(s) accountable for privacy in each RBC Company.



Privacy Protection in Canada

This privacy policy has been developed to meet the compliance standards established by Canada's *Personal Information Protection and Electronic Documents Act*, the *CSA Model for the Protection of Personal Privacy* and *OECD's Guidelines on the Protection of Privacy and Transborder Flows of Personal Data*.

Personal Information Protection and Electronic Documents Act

The *Personal Information Protection and Electronic Documents Act*, formerly referred to as Bill C-6 is essentially about balance. On one hand, it respects an individual's right to privacy while on the other, it recognizes the need for industry and organizations to collect, use and disclose personal information. This law as its name suggests, encompasses two primary objectives. The first objective is to establish rules that govern the collection, use and disclosure of personal information by private sector organizations. The second objective is to acknowledge the validity and legality of electronic documents.

This federal law will significantly impact the way private businesses, corporations, federal agencies, not-for-profit organizations and associations handle the personal information with which they have been entrusted. At the same time, it will clearly establish a code of privacy practices that will provide Canadians from coast to coast with a mechanism to ensure their personal information is handled respectfully.

The heart of this Act is based on the Ten Principles established by the Canadian Standards Association's *Model Code for the Protection of Personal Information*. These principles were recognized as a Canadian standard in 1996 and address the ways in which organizations should collect, use and disclose personal information. They also address an individual's right to access his/her personal information in addition to his/her right to have it amended where appropriate.

In order to govern the commercial information-handling practices within provincial jurisdictions, each province has been encouraged to enact legislation that is substantially similar to the federal law. Quebec enacted comparable legislation in 1994 called an *Act Respecting the Protection of Personal Information in the Private Sector*. British Columbia and Alberta enacted legislation called the *Personal Information Protection Act* in 2004. As other provinces may enact similar legislation, organizations conducting commercial activity within a province will be subject to the provisions of their provincial laws rather than the federal Act. However, the *Personal Information Protection and Electronic Documents Act* will continue to regulate cross-border, inter-provincial and international trade and commerce.

The implementation of this federal law relating to privacy occurred in three stages. The first phase, effective as of January 1, 2001 affected federally-regulated private organizations including Canadian banks as well as to organizations that collect, use or disclose personal information for profit on an inter-provincial or international basis. On January 1, 2002, this law was extended to cover personal health information. Two years later on January 1, 2004, most organizations regardless of their size, which collect, use or disclose personal information in the course of commercial activity, became subject to the provisions of this Act.

For more information regarding this legislation, please visit the official Web site of the Privacy Commissioner of Canada at <http://www.privcom.gc.ca> or the Electronic Commerce branch of Industry Canada at <http://e-com.ic.gc.ca/english/privacy/632d1.html>.



What Information is Collected?

At RBC, we gather and use personal information to provide you with the financial services you have requested or to offer additional products and services we believe you might be interested in. Providing us with your personal information is always your choice. Most of the information we collect comes to us directly from you, and only with your consent. For example, when you request products or enroll for a service online, through telephone banking, or in person, we will ask you to provide the information that enables us to complete your request or to provide you with better service. These same principles also apply to our business clients.

The types of information we may ask for depends on the nature of your request. Information that is essential for fulfilling most financial requests and applications typically includes your name, mailing address, e-mail address, phone number(s), account number(s), and Social Insurance Number. In the case of insurance products and services, we may also collect health information about you where the law permits it. We may also request additional information to help us provide you with advice and information about other products and services that we believe would interest you.

When you visit RBC Web sites, information is not collected that could identify you personally unless you choose to provide it voluntarily. You are welcome to browse these Web sites at any time anonymously and privately without revealing any personal or financial information about yourself.

All the information you provide to us is securely maintained and is kept strictly confidential.



Types of Information We Collect

Financial services have changed dramatically in recent years. Clients today look to us to provide responsible and reliable financial services and value-added advice. Having up-to-date and accurate information helps us provide you with the best possible service and financial recommendations and to offer additional products and services we believe might be of benefit to you.

At RBC, we collect two types of information from our clients and from RBC Web site visitors. With your consent, we collect personal information. We may also collect anonymous information.

Personal Information

Personal information is financial and other information that refers to you specifically. With your consent, we may gather personal information from you in person, at a branch, over the telephone or by corresponding with you via mail or the Internet.

The type of information we usually collect and maintain in your client file may include your:

Personal Clients

- Name
- Mailing Address
- E-mail Address
- Telephone Number
- Social Insurance Number
- Date of Birth
- Place of Employment
- Annual Income
- Credit History
- Transaction History
- Health Information

For business clients, information may include:

Business Clients

- Business Name
- Business Address
- Business Telephone Number
- Business E-mail Address
- Name(s) of Owner(s), Officer(s) and Director(s)
- Industry Type
- Financial Status

The choice to provide us with personal and financial information is always yours. In financial dealings, however, your decision to withhold particular details may limit the services we are able to provide and make it more difficult for us to advise you or suggest appropriate alternatives.

If we are unable to accommodate your request based on the information that has been provided, we may ask for additional details in order to identify other ways to be of assistance. In some instances, RBC may also maintain a file containing contact history that is used for client inquiry purposes.



Anonymous Information

At RBC, we routinely collect anonymous information. Anonymous information is information that cannot be associated with or traced back to a specific individual or business entity. For example, our web servers collect some anonymous/non-personal information automatically by web servers when you visit RBC Web sites. Gathered electronically, this information may include the pages you visited, the type of web browser you are using, the level of encryption your browser supports and your Internet Protocol address. The anonymous/non-personal information collected may be used for research and analytical purposes. For example, we are able to determine how many times our online privacy policy has been visited but we do not know any specific information about those visitors.

To help us better understand our markets, we may also gather information for analytical purposes by conducting anonymous client surveys, by extracting demographic information from existing files and from Statistics Canada.



Information Required for Common Activities

At RBC, the type of information you will be asked to provide will vary according to your activity or request.

- On the Spot Transactions
- Everyday Financial Services
- Browsing RBC Web sites
- Online Banking
- Investments & Extended Financial Services Needs

On the Spot Transactions

You need to provide little or no information for simple, on the spot transactions like purchasing a money order or converting foreign currency using cash.

Everyday Financial Services

For deposit-related financial services like opening a deposit or business account, applying for a credit card, or purchasing a guaranteed investment certificate, you will be asked to provide information such as your name, address and telephone number (business name and address in the case of business clients). We will also require that you provide us with permission to review your credit history.

If you are applying for credit in the form of a loan or a credit card, you'll also be asked for specific information about your current financial situation or the financial situation of your business.

If there are tax implications associated with your financial activities such as earnings on a deposit account, or you wish to invest in a retirement savings plan (RSP) or retirement income fund (RIF) – the federal government requires under the *Income Tax Act* that we ask for your Social Insurance Number and use it for tax reporting purposes.

Browsing RBC Web sites

You may browse RBC Web sites anonymously and privately, even if you do not wish to interact with these sites or use online services. No personal or financial information will be collected from you without your knowledge and consent.

Online Banking

If you are currently a personal client of RBC and you have a RBC Royal Bank client card number, then you may enroll in our Online Banking service. During the enrollment process, you will be asked to provide your name, client card number, issue number of your card, your account number and postal code. If you are a business client, you will be asked to provide your business name and client identification number.

If you are not currently a personal client of the RBC or do not have a RBC Royal Bank client card number and would like to enroll in Online Banking, please visit your nearest branch or call 1-800-769-2555 for details. Businesses wishing to enroll in Online Banking should speak with a Business Service Representative at their nearest branch.



Investments & Extended Financial Service Needs

As your financial needs grow, you may wish to purchase insurance or require investment advice or trust services. To provide you with such services and products, we will need to ask for more detailed financial and personal (or business) information. Some of the information we will ask for is required to satisfy securities regulations.

Knowing more about your family, the assets you hold elsewhere, your financial goals, retirement plans, tax situation, trusts, will and estate plans, etc., ensures that we thoroughly understand your goals and objectives. It also helps us identify your financial needs, and enables us to recommend product and service solutions that can help you realize your goals and manage your financial affairs more effectively. We may also be able to introduce you to other RBC businesses, affiliates and subsidiaries that may be of assistance to you.



How Your Information is Used

At RBC, we use three primary types of information:

- We use personal and financial information to communicate with you, process applications and ultimately to provide you with the services you have requested.
- We use transactional information to keep track of and report back to you on your dealings with us.
- We use anonymous information to improve our products and services to you.

Personal and Financial Information

We use your personal and financial information to communicate with you, process applications and effectively provide the services you have requested. The better we know you, the better we can help you achieve your financial goals. By sharing information about you, we can begin identifying your financial service requirements – for now and for the future. When you become a RBC client, we make every effort to establish and maintain a positive relationship with you. To help us do this, we use the personal information you have provided to us to communicate with you and to safeguard your interests. We will keep you informed about your account activities, authenticate your identity, send you important notices, and respond to any special needs or enquiries you may have. With your consent, we may also send you information about other products and services in which we believe you would be interested.

In certain instances, sensitive personal information such as health records may also be collected for specific reasons relevant to the service being provided. This personal information will not be made available to others nor used for any other purpose. Client health records, for instance, may not be used to help assess loan or credit applications under any circumstances.

We only use personal information for the purpose that we have disclosed to you. If for any reason your information is required to fulfill a different purpose, we will notify you and ask you for your consent before we proceed.

Transactional Information

The majority of information we retain about you is in the form of transaction records that reflect your business dealings with us. We are required by law to update and maintain this information on an ongoing basis and we will communicate this information back to you in the form of regular statements or through passbook updates. If you are an Online Banking client, this same account information reflecting your financial transactions may also be accessed online.

Anonymous Information

The anonymous information gathered from RBC Web sites is used primarily for technical, research and analytical purposes like evaluating the various sections of these sites. This information does not include any personal or financial data and it is only retained until its intended purpose is fulfilled.

It is our goal to continuously improve our service offerings to you. Therefore, we use anonymous/non-personal information collected from surveys, from public archives (Statistics Canada) and by extracting demographic information from existing files to better understand the interests, priorities, and satisfaction levels of Canadians.



When Information May be Disclosed to Outside Parties

At RBC, we are obliged to keep your personal information confidential except under the following special circumstances:

- When Authorized by You
- When Required by Law
- When Permitted by Law

When Authorized by You

Credit agencies and other financial institutions routinely contact us for credit and financial information about clients. To comply with these requests, we require our client's consent. We usually obtain this permission in a Client Agreement, which a client signs when acquiring a specific product or service.

Client Agreement

A Client Agreement outlines the terms and conditions associated with acquiring specific products or services from RBC. In general, it establishes the rights and obligations of both parties as they relate to the provision of that product or service.

With respect to the matter of privacy, the Client Agreement authorizes us:

- To collect credit and related financial information (including information related to transactions) from you, from RBC businesses, affiliates and subsidiaries, from credit agencies, from other financial institutions, and from references provided by you.
- To use personal or business information to determine your financial situation, to provide the services you have requested, to share with other RBC businesses, affiliates and subsidiaries, and to offer additional products and services that might benefit you.
- To share your information with credit agencies and other financial institutions.
- To use your SIN for tax reporting and for credit agencies matching purposes only.

In some cases, such as when you apply for an insurance product over the telephone, your consent to the use and/or disclosure of your information will be obtained verbally. In other cases such as when you apply for a product over the Internet, your consent will be obtained electronically.

When Required by Law

RBC will respond, as required by law, to any valid requests for information from domestic or international authorities. The type of information we are legally required to disclose most often relates to government tax reporting requirements.

In some instances such as a legal proceeding or court order, we may also be required to disclose certain information to authorities. Only the information specifically requested is disclosed and we take precautions to satisfy ourselves that the authorities that are making the request have legitimate grounds to do so.

When Permitted by Law

There are some situations where we are legally permitted to disclose personal information such as returning a cheque due to insufficient funds, employing reasonable and legal methods to collect a delinquent account, a medical emergency or suspicion of illegal activities.



With Whom We May Share Your Information

RBC businesses, affiliates, and subsidiaries, their employees and service suppliers are all governed by strict standards and policies to ensure your information is secure and treated with the utmost care and respect.

At RBC, client information is strictly confidential. With your consent we will share information with other RBC businesses or suppliers who perform services on our behalf. Unless you authorize us to release it, or release is required or permitted by law, we never sell, lease or trade information about you or your accounts to other parties.

RBC Businesses, Affiliates and Subsidiaries

To ensure you benefit from our full range of products and services and as permitted by law, client information is sometimes shared with other RBC businesses, affiliates and subsidiaries. This is done only when the proposed services are available through another member, and only with your consent. We may, for example, send you information regarding the various investment alternatives we believe would interest you.

If you would prefer not to receive special offers promoting products and services, or that we not share your information, kindly let us know by following the instructions in our "Opt-Out" policy.

Our Employees

In the course of daily operations, access to private, sensitive and confidential information is restricted to authorized employees who have a legitimate business purpose and reason for accessing it. For example, when you call us, visit a branch, or e-mail us, our designated employees will access your information to verify that you are the account-holder and to assist you in fulfilling your financial requests.

As a condition of their employment, all employees of RBC are required to abide by the privacy standards we have established. They are also required to work within the principles of ethical behavior as set out in our internal Employee Rules and must follow all applicable laws and regulations. Employees are well informed about the importance of privacy and they are required to sign either a code of conduct or a confidentiality agreement that prohibits the disclosure of any client information to unauthorized individuals or parties. To reinforce their understanding and commitment to upholding client privacy and confidentiality, employees periodically receive up-to-date literature about our privacy policy, principles and standards.

Unauthorized access to and/or disclosure of client information by an employee of RBC is strictly prohibited. All employees are expected to maintain the confidentiality of client information at all times and failing to do so will result in appropriate disciplinary measures, which may include dismissal.

Outside Service Suppliers

At RBC, we sometimes contract outside organizations to perform specialized services such as cheque-printing, market research or data processing. Our trusted service suppliers may at times be responsible for processing and handling some of the information we receive from you. For example, we give our cheque-printing agent the information that you requested to have displayed on the face of your cheques.

When we contract our suppliers to provide specialized services, they are given only the information necessary to perform those services. Additionally, they are prohibited from storing, analyzing or using that



information for purposes other than to carry out the service they have been contracted to provide. In fact, our suppliers are bound by strict contractual obligations that have been designed to protect the privacy and security of your information. Furthermore, as part of our contract agreements, our suppliers and their employees are required to protect your information in a manner that is consistent with the privacy policies and practices that we have established.



Our Opt-Out Policy

In order to provide you with a variety of products, services and advice, RBC will with your consent, share your client information with other RBC businesses, subsidiaries and affiliates. Should you not wish to receive promotional materials from, or have your personal and financial information shared with, these Companies, simply:

- Contact your nearest branch
- Call us at 1-800-769-2599

TDD/TTY Users (teletypewriter for the Hearing Impaired)

- Call 1-800-661-5155

Business Clients

- Call 1-800-769-2599



How We Safeguard Your Information

At RBC, we use state-of-the-art technologies and maintain current security standards to ensure that your personal and financial information is protected against unauthorized access, disclosure, inappropriate alteration or misuse. All safety and security measures are also appropriate to the sensitivity level of your information.

Client Files

Electronic client files are kept in a highly secured environment with restricted access. Paper-based files are stored in locked fire-resistant filing cabinets. Access is also highly restricted.

Online Security

We manage our server environment appropriately and our firewall infrastructure is strictly adhered to. Our security practices are reviewed on a regular basis and we routinely employ current technologies to ensure that the confidentiality and privacy of your information is not compromised.

RBC Web sites use Secure Socket Layer (SSL) and 128 bit encryption technologies to enhance security when you visit the secured areas of these sites. SSL is the industry standard tool for protecting and maintaining the security of message transmissions over the Internet. When you access your accounts or send information from secured sites, encryption will scramble your data into an unreadable format to inhibit unauthorized access by others.

To safeguard against unauthorized access to your accounts, you are required to “sign-on” using an encrypted password to certain secured areas of RBC Web sites. If you are unable to provide the correct password, you will not be able to access these sections.

Your password information is encrypted which is presently the most effective way to secure data. To protect your Online Banking activity, the systems are designed to automatically terminate if extended inactivity is detected. If your session is terminated, you will be required to sign-on again to continue banking.

When you call our Royal Direct® telephone banking service and elect to use our automated options, you will be required to verify your identity by providing your account number and secret access code before proceeding. If you speak with one of our agents, you will be asked to provide some personally identifying information as well as your secret verification word.



How You Can Protect Your Information

At RBC, we do our utmost to protect and safeguard your personal and financial information. We believe there are measures you should take as well. The following is a list of things you can do to protect yourself against fraud and uninvited intrusion.

Passwords

Passwords are necessary to identify you and authenticate your permission to access your accounts. When you enroll in RBC online services such as Online Banking and Financial Aggregation, or DS Online, the passwords you use are encrypted. Encryption is presently the most effective way to achieve data security. Just as it is important for us to employ strict procedures to safeguard your information, you also should take precautions in handling your passwords. When selecting a password, we suggest that you use a combination of letters and numbers and do not use words that can be easily associated with you such as the name of a family member, a pet or the street on which you live. We also suggest that you change your password regularly.

Personal Information

You should not share personal or financial information such as your Personal Identification Number, Social Insurance Number or credit card number with others unless you clearly understand the purpose of their request and you know with whom you are dealing.

Online Security

To make sure your connection to the protected areas of RBC Web sites are secured, look for either a 'closed lock' or an 'unbroken key' icon located at the bottom right hand side of your browser's task bar. You may also check the Address bar to determine if SSL (Secure Socket Layer) is active by looking at the beginning of the address. If it starts with "https" rather than the standard "http", then SSL is operating. For further information, please refer to the FAQ section of our Security Web site.

Suspicious Solicitation

From time to time, RBC will engage in promotional campaigns via telephone, mail and e-mail. If you are unsure of the information you receive from us, please call us at 1-800-769-2599 to verify that the campaign is a legitimate RBC activity.

If you suspect fraudulent activity is occurring in your neighborhood, please contact your local policing authorities.



Accessing and Amending Your Information

At RBC, decisions are often made based on the information we have. Therefore, it is important that your personal information is accurate and complete. As a client, you have the right to access, verify and amend the information held by us.

Accessing Your Information

You may access and verify any of your regular account or transactional information whenever you wish. Most of this information is available in the form of transaction records. Account statements and bankbook updates (which can be obtained through a banking machine or by visiting a branch) are generally the best source for this type of information. If you are a subscriber to telephone or Online Banking, you can also obtain much of your account information through these channels.

Additional transactional details about your bank accounts may be acquired through your branch. Credit card information may also be accessed through your branch or through any of our Card Centers.

Should you have questions concerning a decision we have made, we will inform you of the reasons for those decisions if we are permitted to do so by law. We will also provide you with the name(s) and address(es) of any credit agencies that provided information to us on your behalf if it was relevant to our final decision.

If for some reason, you are refused access to factual information held in your file, you may challenge this refusal by contacting one of our regional offices.

Amending Your Information

To help us keep your personal information up-to-date, we encourage you to amend inaccuracies and make corrections as often as necessary. Despite our best efforts, errors sometimes do occur. Should you identify any incorrect or out-of-date information in your file(s), we will make the proper changes and provide you with a copy of the corrected information. Where appropriate, we will communicate these changes to other parties who may have unintentionally received incorrect information from us.

To Make a Change

To make a change to the personal contact information contained in your file, please call us at 1-800-769-2511 or visit one of our branches.

If you are an Online Banking client, you may review, correct and update personal information such as your name, address and telephone number online. To access this function, click the "services" button located in the top right-hand corner of the Online Banking homepage. If you have any questions or require assistance while using this online form, please contact one of our client service representatives for Online Banking at 1-800-769-2555 or e-mail us at custrel@royalbank.com.



About Cookies

What is a Cookie?

A cookie is a small text file containing a unique identification number that a Web site sends to your computer's web browser. While you visit a particular site, a cookie may be used to track the activities of your browser as well as provide you with a consistent, more efficient experience. There are two common types of cookies: persistent and non-persistent.

Persistent cookies are stored on your computer's hard drive where they remain resident until they are either deleted or they reach a predetermined expiration date. Persistent cookies are most commonly used to provide visitors with a customized experience by recording preferences such as how a visitor prefers to have his/her web pages displayed. Additionally, cookies are commonly used to gather statistical information such as the average time spent on a particular page. This kind of information is valuable for several reasons, including providing insight on how to improve the design, content and navigation of a Web site.

Non-persistent cookies do not permanently record data and they are not stored on your computer's hard drive. Rather, non-persistent cookies are stored in memory and are only available during an active session. Once a session ends, the cookie disappears. Non-persistent cookies are used primarily for technical reasons such as providing seamless navigation. For example, secure RBC Web sites such as Online Banking use non-persistent cookies in order to permit visitors to navigate through the pages without requiring them to log on to each additional page they wish to visit.

Why Were Cookies Created?

The World Wide Web uses the Hypertext Transfer Protocol (HTTP) to govern how files such as graphics, text and sound are exchanged over the Internet. This protocol treats every action (e.g. mouse clicks) independently making the nature of the Web 'stateless'. This means that every time you click on a new page for instance, a new connection is established and all previous activity is forgotten.

To provide visitors with a more uniform experience, cookies were used originally to maintain relevant information as visitors viewed various pages of a Web site. In effect, cookies were created to bring state and consistency to the 'stateless' environment of the Internet.

How Do Cookies Work?

The first time you visit a Web site, you may be sent a cookie that contains a unique identification number that can be easily retrieved during future visits. Cookies are used for different purposes such as remembering how you want a home page to look.

When you type the Web site address in the address bar of your browser, your browser will contact the site you've entered and request its home page. The browser will search your hard drive for a cookie that may have been sent during a previous visit. If a cookie is found, the browser will send any information gathered from a previous visit to the web server. If a cookie is not found, then the browser will know you have not visited the site before.

On RBC Web sites, cookies are used to increase the robustness of these sites and to provide more efficient navigation. Cookies cannot view or retrieve data from other cookies, nor can they capture files and data stored on your computer.



Cookies and RBC

- How Cookies are Used
- How Cookies are Not Used
- What are Your Choices in Relation to Cookies?

How Cookies are Used

Cookies may be used by RBC Web sites to improve functionality and in some cases, to provide visitors with a customized online experience or to enhance security. The following section describes how cookies may be used by RBC Web sites.

➤ *To Improve Functionality*

RBC Web sites may use non-persistent cookies to improve operations and functionality. For example, these cookies improve navigation, maintain connectivity and ensure online service sessions are secured. They do not contain personal or financial information and they are not permanently stored for future use.

➤ *Site Personalization*

Some RBC Web sites use persistent cookies as a means of offering visitors with a personalized experience. For example, RBC Dominion Securities use cookies in order to allow visitors to create and save stock portfolios that may be retrieved during future visits.

➤ *To Provide Enhanced Security*

The [RBC Online Banking](#) Web site uses an [encrypted](#) cookie to help protect your accounts from being accessed by unauthorized users through RBC Online Banking. When clients sign-up for our enhanced security feature available through RBC Online Banking, we will attempt to place an encrypted persistent cookie on their computer. This cookie contains information to help us verify the client and to block unauthorized attempts to access their accounts through Online Banking.

How Cookies are not Used

Although cookies have the capability of accomplishing a variety of undertakings, RBC Web sites use cookies when they provide an obvious benefit to you. The following describes how RBC Web sites do not use cookies.

➤ *Web Site Tracking (What sites you go to)*

Cookies are not used to follow the surfing behavior of visitors once they leave RBC Web sites.

➤ *Saving Passwords*

For added security, cookies are not used to remember passwords when accessing highly secured pages like Online Banking. You will be required to provide this information each time you log-on to a secured online service page.

➤ *Aggregated Analysis Attributable to an Individual*

RBC does not associate any of the information collected via cookies with your personal information.



What are Your Choices in Relation to Cookies?

If you would like to browse RBC Web sites, you may do so without accepting cookies. However, you should understand that if you choose not to accept cookies, some RBC Web sites may not function properly or optimally and you will not be permitted to access certain secured sites. For example, if you would like to use a service such as Online Banking, you will be required to accept the cookies that have been engineered to sustain session integrity and enhanced security before proceeding.

Cookies are widely used and most web browsers are configured initially to accept cookies automatically. If you prefer not to accept cookies, you may adjust your browser settings to alert you when a cookie is about to be sent, or you may configure your browser to refuse cookies automatically. If you would like to learn more about how to set your cookie options, please refer to your browser's documentation or online help for instructions.



Questions, Concerns and Complaints

If you have a question about the privacy policies stated on this site, please call us at 1-800-769-2511.

If you have a concern or complaint about privacy, confidentiality or the information handling practices of RBC, our employees or service suppliers, please visit our customer relation's Web page for details on how to bring your concern to our attention. If you are not completely satisfied with our response, you may consult our publication *Straight Talk about making a complaint or compliment to the RBC Financial Group* for additional recourse. This publication is available at RBC offices. You may also request a copy by calling 1-800-769-2599, or by e-mailing us at custrel@royalbank.com. TDD/TTY users should contact 1-800-661-1275 to make their request.



Updating this Policy

Any changes to our privacy policy and information handling practices shall be acknowledged in this policy in a timely manner. We may add, modify or remove portions of this policy when we feel it is appropriate to do so. You may determine when this policy was last updated by referring to the modification date found at the bottom of the privacy Website.



Companies Governed by this Privacy Policy

The following RBC businesses, affiliates and subsidiaries are governed by the provisions and practices stated in this privacy policy and the use of the term RBC herein refers only to these companies.

- Royal Bank of Canada
- Royal Trust Corporation of Canada
- The Royal Trust Company
- Royal Bank Action Direct Inc.
- Royal Mutual Funds Inc.
- RBC Dominion Securities Inc.
- RBC Insurance Holdings Inc.



Web Sites Governed by this Privacy Policy

The Web sites that are governed by the provisions and practices stated in this privacy policy are:

English

RBC Royal Bank	http://www.royalbank.com
RBC Insurance	http://www.rbcinsurance.ca
RBC Action Direct	http://www.actiondirect.com
RBC Investment	http://www.ris.com
RBC Capital Markets	http://www.rbcds.com/

French

RBC Banque Royale	http://www.banqueroyale.com
RBC Assurances	http://www.assurancesrbc.ca/
RBC Actions En Direct	http://www.actionsendirect.com/
RBC Investissements	http://www.rbcinvestments.com/francais/

Other Web sites

RBC Web sites may contain links to other third party sites that are not governed by this privacy policy. Although we endeavor to only link to sites with high privacy standards, our privacy policy will no longer apply once you leave RBC Web sites. Additionally, we are not responsible for the privacy practices employed by other third party Web sites. Therefore, we suggest that you examine the privacy statements of those sites to learn how your information may be collected, used, shared and disclosed.