

# Value Program Terms and Conditions

June 1, 2023



The Value Program (the “**Program**”) is a program available with eligible Personal Deposit Accounts. It provides Monthly Fee rebates and/or Avion® points (“**Points**”), subject to these Terms and Conditions (“**Terms**”).

When these Terms refer to “**you**” or “**your**”, they mean each Program member. When these Terms refer to “**we**”, “**our**”, “**us**” and “**RBC**”, they mean Royal Bank of Canada.

In addition to these Terms, the terms of the “*RBC Royal Bank Personal Deposit Accounts Disclosures and Agreements*” booklet (the “**Disclosures**”), which contains the terms and conditions governing all of our Personal Deposit Accounts, and the “*Avion Rewards Terms and Conditions*” (“**Rewards Terms**”), which govern the Avion Rewards™ Program (“**Rewards Program**”), apply to the Program. A copy of the Disclosures, these Terms, and the Rewards Terms are available:

- in our Branches
- online at [rbccroyalbank.com/onlinebanking/servicech.html](http://rbccroyalbank.com/onlinebanking/servicech.html)
- by contacting us as indicated in the “How to Contact RBC” section of these Terms.

Capitalized terms have the corresponding meanings defined throughout this document, and if no definition is shown herein for a capitalized term, the term has the meaning given to it in the Disclosures or the Rewards Terms, as applicable.

## 1. Program Eligibility, Enrolment, and Cost

If you hold any one of the following eligible Personal Deposit Account types (each an “**Eligible Account**”), your Eligible Account(s) may be enrolled in the Program. You must enrol your Eligible Account(s) in the Program to receive the benefits of the Program that are applicable to your Eligible Account(s). Eligible Accounts include:

- RBC Day to Day Banking®
- RBC Advantage™ Banking
- RBC Signature No Limit Banking®
- RBC VIP Banking®
- RBC Day to Day Savings®
- RBC Enhanced Savings®
- RBC High Interest eSavings®
- RBC No Limit Banking® (discontinued)
- RBC Student Banking® (discontinued)
- RBC No Limit Banking for Students® (discontinued)
- RBC Staff Banking

In these Terms, each Eligible Account that you enrol in the Program is referred to as an “**Enrolled Account**”. Where an Enrolled Account is owned jointly with another co-owner (subject to the terms and conditions applicable to joint accounts), we may alternatively refer to such an Enrolled Account in these Terms as an “**Enrolled Joint Account**” for added clarity.

Please note: certain Eligible Accounts are no longer available for sale (as indicated with “(discontinued)” above). Nevertheless, these Eligible Accounts may be enrolled in the Program provided they were opened prior to April 27, 2021. We may add Accounts to or remove Accounts from the list of Eligible Accounts for the Program.

Where we describe, in these Terms, any rules or benefits of the Program that may be applicable to an Enrolled Account you hold, it is on the basis that your Eligible Account participates in the Program – either by having been opened during an applicable pilot period during which it was automatically enrolled, or else by your having enrolled it in the Program on or after April 27, 2021.

There are no fees or charges to you to participate in the Program. You may terminate your participation in the Program altogether by de-enrolling all your Enrolled Accounts, or you may de-enrol a particular Enrolled Account from the Program at any time by contacting us directly.

You must be 13 years of age or older to participate in the Program. However, if you are a minor (i.e. if you are below the age of majority in the province or territory in which you reside), you may not qualify to receive some benefits of the Program, as more particularly described herein.

For an Eligible Account to be enrolled in the Program, it must be held in sole ownership (i.e., held by a single owner) or “Joint OR” ownership (as more particularly described in the Disclosures). In addition, “Joint OR” Eligible Accounts may be enrolled in the Program only if they have no more than two joint owners and both joint owners are 13 years of age or older. This means that an Enrolled Account will become ineligible to receive benefits under the Program in the event that:

- Any Enrolled Joint Account that is held in “Joint OR” ownership with two joint owners adds one or more Account owner(s) to that “Joint OR” Account or in the event that the Enrolled Joint Account is changed from “Joint OR” to “Joint AND” ownership; and also
- Any Enrolled Account that is held in sole ownership adds a co-owner who is less than 13 years of age.

In each of these events, an Enrolled Account will not receive any benefits already earned in the calendar month in which the Enrolled Account became ineligible. (For clarity, however, it will not be automatically de-enrolled from the Program, and may resume receiving benefits under the Program if it later meets the applicable terms and conditions again. See below for additional details.)

For Eligible Accounts that are held in “Joint OR” ownership, either joint owner may enrol their Eligible Account on behalf of the other. The joint owner that enrolls the Eligible Account in the Program must provide a copy of these Terms to the other joint owner. Each Account owner of an Enrolled Joint Account may benefit from the Monthly Fee rebate, and may earn, view and redeem Points.

Certain Eligible Accounts may also be eligible for our MultiProduct Rebate<sup>01</sup>, if they were opened before April 27, 2021. **However, if you enrol any such Eligible Account in the Program, you permanently forfeit that Account’s eligibility for the MultiProduct Rebate, even if you choose at a later time to de-enrol your Enrolled Account from the Program.** If you enrolled in the Program as part of a pilot, any subsequent Accounts opened are automatically ineligible for the MultiProduct Rebate.

Your enrolment in the Program and all applicable preferences you have selected will remain in effect if at any time your Eligible Account is switched or converted (“**Account Switch**” and “**Conversion**”, respectively) to another Eligible Account. An Enrolled Account may, upon Account Switch or Conversion to an ineligible Account type, become ineligible for the Program. If this occurs, we will retain in our systems your original consent for the Program, such that your Account will be automatically eligible to receive the benefits of the Program in the event you Switch or Convert that Account back to any Eligible Account type in the future (as described below). However, we will not retain your consent in our systems if you close your Account.

## 2. Program Benefits Determination

Except as indicated otherwise in these Terms, Program benefits are determined by the total number of Product Categories (as defined below) you have as of the last day of the previous calendar month applicable to your Enrolled Account. It may take up to two business days for a new Product Category to be added, recognized by our systems and considered for the Program.

Each RBC product grouping shown in the table below is considered to be a “**Product Category**”:

Product Category	Program Product Eligibility Requirements
<b>RBC personal credit cards</b>	Any one or more of the following: <ul style="list-style-type: none"> <li>▪ RBC personal credit card<sup>2</sup> with an annual fee</li> <li>▪ No-annual-fee RBC personal credit card<sup>2</sup> with at least one transaction (purchase, balance transfer, cash advance or interest charged to the account) made in the previous 90 days</li> </ul>
<b>RBC personal investments<sup>3</sup></b>	Any one or more of the following: <ul style="list-style-type: none"> <li>▪ RBC personal investment with a balance of \$500 or more</li> <li>▪ RBC personal investment with a regularly recurring pre-authorized contribution</li> <li>▪ RBC Direct Investing<sup>®</sup> account with a balance greater than \$0<sup>4</sup></li> <li>▪ RBC InvestEase<sup>®</sup> account with a balance of \$500 or more</li> </ul>
<b>RBC residential mortgage</b>	Any RBC residential mortgage with a balance greater than \$0 or an RBC Homeline Plan <sup>®</sup>
<b>RBC small business relationship</b>	You must be an RBC client who is a small business owner, and you must have linked your personal profile to your business profile.

If you have only one Enrolled Account, multiple products in a single category will be considered as one Product Category.

For example:

- If you have two RBC personal credit cards, you will be considered to have one Product Category (the RBC personal credit card Product Category) for a particular Enrolled Account. If you have two RBC personal credit cards and one RBC investment, you will be considered to have two Product Categories, and so forth.

Only one product holding in a given Product Category may be associated with a particular Enrolled Account and counted towards that Enrolled Account's participation in the Program in determining that Enrolled Account's corresponding Program benefits.

For example:

- If you have one RBC personal credit card but two Enrolled Accounts, we will associate your personal credit card account with only one of your two Enrolled Accounts, and it will be recognized as a Product Category for that Enrolled Account only.

However, if you have multiple Enrolled Accounts, and you also hold multiple products in a given Product Category (or multiple products in multiple Product Categories), we will, to the extent possible in our systems, associate your individual products in each such Product Category with your Enrolled Accounts so as to maximize the benefits that you will be eligible to receive under the Program.

Whether your Enrolled Account is held in sole ownership or is an Enrolled Joint Account, the ownership of your Enrolled Account (or your Enrolled Joint Account, as applicable) and your additional products in eligible Product Categories must be held in the same name(s) in order to be automatically considered in the Program's benefits determination.

If your Enrolled Account is an Enrolled Joint Account, either Account owner – if they hold a sole ownership product(s) in a Product Category – can provide consent to allow their sole ownership additional product(s) to be included in and considered for the Program's benefits determination. **Please note that unless and until an Enrolled Joint Account owner provides such consent, their sole ownership additional products will not be considered in the Program's benefits determination. Please also note, however, that if such consent is provided in respect of any sole ownership additional product in a Product Category (including sole RBC Small Business Relationship Product Category), it will apply in respect of all current and future sole ownership products owned by the individual who provided the consent, such that any other sole ownership product they may already hold and/or future sole ownership product(s) they may obtain will be considered in the Program's benefits determination for the applicable Enrolled Joint Account.**

By consenting to participate in the Program, you also acknowledge and accept that any Enrolled Joint Account owner may also be able to infer that you hold other Accounts, including those in other Product Categories (as defined in Section 2 above) as a result of the benefits incurred under the Program with the Enrolled Joint Account.

In the case of an Enrolled Joint Account, an eligible RBC product in the RBC Small Business Relationship Product Category<sup>5</sup> need only be held by one of the two Enrolled Joint Account owners (though it may also be held jointly by both). If only one Enrolled Joint Account owner has the RBC Small Business Relationship, that owner must individually provide consent if they wish to have their RBC Small Business Relationship count as an eligible Product Category in the Program's benefit determination for the Enrolled Joint Account. If both Enrolled Joint Account owners also have the RBC Small Business Relationship, either owner can individually provide consent if they wish to have their RBC Small Business Relationship count as an eligible Product Category in the Program's benefit determination for the Enrolled Joint Account. This consent is the same as the consent required to allow sole ownership products within a Product Category to be included in the Program's benefits determination for an Enrolled Joint Account. **(Please note the impacts of providing such consent, as described above.)** The RBC Small Business Relationship Product Category will not be automatically counted towards an Enrolled Joint Account without this consent.

The Program benefits you incur from an Enrolled Account (including an Enrolled Joint Account) may include a potential Monthly Fee rebate and/or the accrual of Points, and your eligibility for and receipt of such benefits will be determined based on (i) your age (i.e. whether or not you are a minor); (ii) the activity in your Enrolled Account; and (iii) the number of Product Categories (defined above) you have in any given calendar month. The determination of any benefit(s) you may be entitled to receive under the Program is considered on the first day of each calendar month, based on the Account activity of each of your Enrolled Accounts and the eligible products you hold in Product Categories (defined above), from the previous calendar month until and including the last business day of that month.

### 3. Program Benefits

#### a) Monthly Fee rebate(s)

Enrolled Account + Product Category	Monthly Fee Rebate
Enrolled Account or Enrolled Account + 1 Product Category	\$0
Enrolled Account + 2 Product Categories	\$6 or up to the maximum of your Enrolled Account's Monthly Fee if it's less than \$6 <sup>6</sup>
Enrolled Account + 3 or more Product Categories	\$11.95 or up to the maximum of your Enrolled Account's Monthly Fee if it's less than \$11.95 <sup>6</sup>

By performing any two (or more) of the following activities in the previous calendar month in each of your Enrolled Accounts:

- Direct deposit<sup>7</sup>
- Pre-authorized payment<sup>8</sup>
- Eligible bill payment  
Must be completed through either RBC Online Banking, the RBC Mobile app, an RBC ATM, or RBC Telephone Banking Services. Excludes any bill payment made (i) in person at an RBC Royal Bank<sup>®</sup> branch with an RBC Advisor, (ii) to an RBC credit card account, or (iii) using an RBC Virtual Visa<sup>®</sup> Debit associated with your Enrolled Account.<sup>9</sup>

and having at least two Product Categories, you may be entitled to receive a partial or full rebate of your Enrolled Account's Monthly Fee. As mentioned above, an individual eligible product in a Product Category will not count towards more than one Enrolled Account.

For example:

- If you are an owner of two Enrolled Accounts, and you have completed two of the activities described above in each of your Enrolled Accounts, and you own two RBC credit cards and two personal investments, you are eligible for a Monthly Fee rebate for each Enrolled Account with a Monthly Fee.

- However, if you are an owner of two Enrolled Accounts, and you have completed two of the activities described above in each of your Enrolled Accounts, and you own two RBC credit cards and one personal investment (but no other product holdings), you are only eligible for a Monthly Fee rebate for one of your two Enrolled Accounts. The Monthly Fee rebate will be applied to the Enrolled Account that is charged the highest Monthly Fee, or to the Enrolled Account that is eligible for the highest Monthly Fee rebate, whichever amount is greater.

For each calendar month that you are eligible for a Monthly Fee rebate on your Enrolled Account, you will be charged your Enrolled Account's full Monthly Fee, and then the applicable Monthly Fee rebate for which you qualify will be credited back to your Enrolled Account during the following Monthly Cycle.

For example:

- If your Monthly Fee is charged on the 15<sup>th</sup> of each calendar month and the Monthly Fee is scheduled for February 15<sup>th</sup>, your Monthly Fee rebate on your Enrolled Account will be based on the activity in your Enrolled Account from January 1 – 31.

If your Enrolled Account is charged a Monthly Fee, and you close or switch that Enrolled Account on a day that is not the last day of the Month (Monthly Cycle), any Monthly Fee rebate you have qualified for that is payable to you in respect of that Enrolled Account will be pro-rated to the date you close that Enrolled Account, or to the date of your Account Switch or Conversion (as applicable).

Please note that minors with an Enrolled Account held in sole ownership are not eligible to receive any Monthly Fee rebate under the Program because they are not eligible to hold RBC products in the Product Categories described above. This means they can only earn Points under the Program. **If you are a minor with a sole ownership Enrolled Account(s), you expressly acknowledge that any such Enrolled Account you hold is ineligible for the Monthly Fee rebate benefit of the Program as long as you are below the age of majority.**

Monthly Fee rebates cannot be combined for a single Account.

For example:

- If your Enrolled Account also qualifies for a Seniors Rebate (as outlined in the Disclosures), you will only receive either the Program Monthly Fee rebate or the Seniors Rebate, whichever is greater.
- If your Enrolled Account is an RBC Advantage Banking account and you are a student who qualifies for and receives the full Monthly Fee rebate available for students who hold that account type, you will not be eligible to receive a rebate for that particular Enrolled Account under the Program. (You may however be eligible to receive a rebate on a different Enrolled Account you hold if you meet the applicable criteria.)

In the event you have multiple Accounts and one (or more) is enrolled in the Program and the other(s) is (are) eligible for the MultiProduct Rebate, your products in the Product Categories will first be associated with and counted toward your Enrolled Account(s) for the purposes of the Program, with the remaining products in the Product Categories associated with and counted toward your Account(s) eligible for the MultiProduct Rebate.

For example:

- If you have an RBC Signature No Limit Banking Account and an RBC Day to Day Banking Account that are both eligible for the MultiProduct Rebate, and you choose to enrol only your RBC Signature No Limit Banking Account in the Program and you have an RBC credit card and RBC investment, we will only give the RBC Signature No Limit Banking Account a Monthly Fee rebate of \$6, and your RBC Day to Day Banking Account will not receive the MultiProduct Rebate.

## b) Earning points

As a Program member, you are eligible to earn Points, and any such Points earned will be deposited into the Points account (“**Rewards Account**”) tied to your Enrolled Account. Points are governed by the Rewards Terms. You may track and use your Points through the Avion Rewards app or at [avionrewards.com](http://avionrewards.com).

## Avion Accounts vs. Non-Avion Accounts

Depending on whether or not you have an RBC personal credit card as a Product Category, and if you do, additionally depending on the type of RBC personal credit card(s) that you have, different redemption options may be available to you. More precisely, the type of RBC personal credit card that you have, if you have one, will determine whether your Enrolled Account is an Avion Account or a Non-Avion Account (as defined in the Rewards Terms) and, therefore, whether you can redeem the Points earned under this Program for Air Travel Rewards (which means air travel redeemed in accordance with the Redemption Schedule (as defined in the Rewards Terms)), which is an option that is only offered to Avion Air Travel Rewards Participants (as defined in the Rewards Terms).

If you do not have an RBC personal credit card, or if you have one that is not a Personal Avion Credit Card (as defined in the Rewards Terms), your Enrolled Account will be categorized as a Non-Avion Account, you will not be considered an Avion Air Travel Rewards Participant, and you will not be permitted to redeem the Points earned under this Program for Air Travel Rewards. You will however be able to redeem your Points for air travel and other types of RBC Travel Rewards (as defined in the Rewards Terms) at the rate of 100 Points per \$1.00 CAD.

If you have a Personal Avion Credit Card, your Enrolled Account will be categorized as an Avion Account and you will also be able to redeem the Points earned under this Program for Air Travel Rewards.

If you have a Personal Avion Credit Card and you close it, or switch it to an RBC personal credit card that is not a Personal Avion Credit Card, your Enrolled Account will automatically be changed from an Avion Account to a Non-Avion Account (provided you have no other Personal Avion Credit Card open; if you do, your Enrolled Account will remain an Avion Account), whether your Enrolled Account remains open or has been closed. This means that you will lose your Avion Air Travel Rewards Participant status and that you will no longer be able to use the Points earned under this Program, nor any future Points that you may earn under this Program (provided your Enrolled Account remains open), to redeem Points for Air Travel Rewards. You will however be able to continue to redeem your Points for air travel and other types of RBC Travel Rewards at the rate of 100 Points per \$1.00 CAD.

If you open a Personal Avion Credit Card or switch your RBC personal credit card (that is not a Personal Avion Credit Card) to a Personal Avion Credit Card, your Enrolled Account will automatically be changing from a Non-Avion Account to an Avion Account, whether your Enrolled Account remains open or has been closed. This means that you will automatically become an Avion Air Travel Rewards Participant and that you will be able to use the Points earned under this Program, as well as any future Points that you may earn under this Program (provided your Enrolled Account remains open), to redeem Points for Air Travel Rewards.

## How You Will Earn Points under the Program

The number of Points earned in a calendar month will be determined by the purchase activity from each of your Enrolled Account(s) at a point of sale terminal, or using an RBC Virtual Visa Debit associated with your Enrolled Account (“**Purchase Activity**”).

Enrolled Account + Product Category	Points for Purchase Activity to a Maximum of \$1,500/Month
Enrolled Account or Enrolled Account + 1 Product Category	1 Point for every \$10 spent, to a maximum of 150 Points per calendar month
Enrolled Account + 2 Product Categories	1 Point for every \$5 spent, to a maximum of 300 Points per calendar month
Enrolled Account + 3 or more Product Categories	1 Point for every \$3 spent, to a maximum of 500 Points per calendar month

The number of Points earned under this Program with each Enrolled Account from monthly Purchase Activity will be rounded down to the nearest whole number.

*For example:*

- *If your monthly Purchase Activity was \$98 and you only have an Enrolled Account or an Enrolled Account + 1 Product Category (i.e., you earn 1 Point per \$10 spent), we will award you 9 Points (\$98 in Purchase Activity means 9.8 Points, which will be rounded down to 9 Points).*

Points will be credited to the Rewards Account tied to your Enrolled Account in the calendar month following the Purchase Activity for which the Points were earned, typically within the first five (5) business days.

If you return goods or services for which you had earned Points, or if any portion of their purchase price is refunded for any reason, RBC reserves the right to deduct the corresponding number of Points from the Rewards Account tied to your Enrolled Account. In each such case, the number of Points deducted from your Rewards Account will be calculated at the Points-earning rate applicable to your Enrolled Account as of the date the refund transaction was completed.

If you de-enrol your Enrolled Account from the Program, all Points earned as of the date of such removal, whether or not they have been credited to your Rewards Account at that time, will remain available to you, subject to the Rewards Terms. If you close your Enrolled Account, all Points earned under the Program will remain available for twelve (12) months following the closure of your Enrolled Account. For complete details, please refer to the Rewards Terms.

If you change the Enrolled Account's ownership from sole ownership to "Joint AND" ownership, both owners of the Enrolled Account must contact us directly to track or use the Points, as you will lose your self-service access to them as a result of selecting a "Joint AND" ownership structure. (Please also see above for additional implications of converting an Enrolled Account from "Joint OR" to "Joint AND" ownership.)

For complete information about your Points and the Rewards Program, including the terms and conditions applicable to the redemption, transfer and conversion of your Points, please refer to the Rewards Terms, available at [avionrewards.com/terms-and-conditions](http://avionrewards.com/terms-and-conditions).

#### 4. Changing the Program and These Terms

The most current version of these Terms will be accessible online at [rbcroyalbank.com/onlinebanking/servicech/pdf/br-value-program.pdf](http://rbcroyalbank.com/onlinebanking/servicech/pdf/br-value-program.pdf), or you may obtain a paper copy by visiting an RBC Royal Bank branch. We may change the Program and these Terms, in whole or in part, at any time. Where we determine that any such changes are material, we will provide you with at least 30 days' prior notice by way of:

- your Enrolled Account's monthly statement;
- a separate written notification; and/or
- posting the new terms online at [rbcroyalbank.com/onlinebanking/servicech/pdf/br-value-program.pdf](http://rbcroyalbank.com/onlinebanking/servicech/pdf/br-value-program.pdf) during the notification period.

Program changes may include, but are not limited to, the following:

- The rules relating to Program eligibility, enrolment, and cost (including but not limited to eligible participants, and Eligible Accounts and the eligible ownership structures thereof);
- The rules relating to Program benefits determinations (including but not limited to the number or types of Product Categories and the products that are included in a particular Product Category);
- Program benefits (including but not limited to the rules relating to Monthly Fee rebates and other benefits that may be awarded and their respective eligibility criteria; the manner in which Points are earned or awarded and any related eligibility criteria);
- The rules relating to Points earned under the Program (where and how Points can be tracked and used, and by whom; the rules relating to Avion Accounts and Non-Avion Accounts; etc.);
- The rules relating to the suspension or termination of the Program, and the rules relating to your suspension or removal from the Program; the rules relating to the closure of your Enrolled Account, and the associated consequences; the rules relating to the circumstances in which we will not be held liable or responsible;
- The rules relating to the collection and use of your personal information and your right to access that information; and
- The rules related to the modification of any or all of these Terms.

#### 5. Suspension and Termination of the Program; Removal from the Program; Liability

RBC may terminate the Program and its Terms at any time with at least 30 days' prior notice.

RBC may restrict or suspend the Program at any time without notice. Additionally, we may restrict or suspend your enrolment or the enrolment of a particular Enrolled Account in the Program at any time without notice, and we describe non-exhaustively below some of the circumstances in which we may do so. The Rewards Terms additionally govern your restriction, suspension or termination in respect of the Rewards Program and your Points.

You may terminate your participation in the Program altogether by de-enrolling all your Enrolled Accounts, or you may de-enrol a particular Enrolled Account from the Program at any time by contacting us directly. If you de-enrol from the Program (either entirely by de-enrolling all your Enrolled Accounts, or only in respect of a particular Enrolled Account), or if any Enrolled Account you hold is removed by us from the Program before your Monthly Cycle ends, you may not receive your eligible Monthly Fee Rebate in respect of such Enrolled Account(s).

We may close or freeze any Account you hold with us, including an Enrolled Account, in accordance with the terms and conditions set out in the Disclosures. Additionally, we may close your Rewards Account and suspend or terminate your Enrolled Account's participation in the Program and/or in the Rewards Program if we have reasonable grounds to believe that you (i) did or may commit fraud, (ii) used or will use the Enrolled Account for any unlawful purpose, or caused or will cause us a loss, (iii) operate the Enrolled Account in an unsatisfactory manner or contrary to our policies, or (iv) violated the terms of any agreement applicable to the Enrolled Account or any related service. If any of these situations occur, we will cancel the Rewards Account tied to your Enrolled Account and your Points immediately, upon the closure of your Enrolled Account.

We will not be liable for any loss, damage or inconvenience suffered by you, except in a case where there has been negligence on our part, even if we have been advised of the possibility of such damages. We will not, under any circumstances (even if we are negligent), be liable for any indirect, consequential, special, aggravated, punitive or exemplary damages whatsoever caused to you directly or indirectly arising out of or related to the Program, RBC's administration of the Program (including any amendment of these Terms) or your participation in the Program.

#### 6. Collection and Use of Personal Information

You consent to the collection, use and sharing of your personal information from time to time as provided in RBC's privacy policy. You may obtain more information about our privacy policy by asking for a copy of our "*Financial fraud prevention and privacy protection*" brochure, also available at [rbcroyalbank.com/cards/\\_assets-custom/pdf/Straight-Talk-Fraud-e.pdf](http://rbcroyalbank.com/cards/_assets-custom/pdf/Straight-Talk-Fraud-e.pdf), by calling us at the number indicated in the "*How to Contact RBC*" section of these Terms or by visiting our website at [rbc.com/privacysecurity](http://rbc.com/privacysecurity). Our privacy policy in relation to Eligible Accounts is also found in the Disclosures. In addition, RBC's privacy policy in relation to the collection and use of Points is found in the Rewards Terms.

#### 7. 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 at the number indicated in the "*How to Contact RBC*" section of these Terms.

#### 8. How to Contact RBC

If you have any questions, comments or concerns about the Program, contact us by calling toll-free at 1-800-769-2511 or visiting an RBC Royal Bank branch.

#### 9. For Quebec residents only – pour les résident du Québec seulement

You acknowledge that you have been offered the choice to enter into the Program in French or English and that you have expressly requested that the Program be in the English language only, after being remitted the French version of the Program. Therefore, you agree that the Program and all related documents, including notices, be drawn up exclusively in English.

Vous reconnaissez vous être fait offrir le choix de conclure ce programme en français ou en anglais et que vous avez expressément demandé que ce programme soit conclu en anglais, après avoir reçu la version française du programme. Par conséquent, vous consentez expressément à ce que ce programme, ainsi que tous les documents qui s'y rattachent, y compris les avis, soient rédigés exclusivement en anglais.



- <sup>1</sup> Accounts opened on or after April 27, 2021 are no longer eligible for the MultiProduct Rebate. Existing Account Owners with an Account that is eligible to receive the MultiProduct Rebate should refer to the Disclosures for details.
- <sup>2</sup> In order for an RBC personal credit card to be considered in assessing the Program benefits applicable to an Enrolled Account, an Enrolled Account owner must be the primary owner or co-applicant of the relevant RBC personal credit card. (Please note: "Authorized Users", as that term may be more particularly described in the disclosures and agreements applicable to RBC personal credit cards, are excluded and will not be considered to own/hold the applicable RBC credit card for the purposes of the Program). In addition, in the case of Enrolled Joint Accounts, the owners of the Enrolled Joint Account must be the same as the owners of the jointly held RBC personal credit card.
- <sup>3</sup> Exclusions: RBC Investment Savings<sup>®</sup> account and investments held through RBC Dominion Securities<sup>®</sup> or other investment brokers, dealers or counsellors.
- <sup>4</sup> If you hold an RBC Direct Investing account, or an RBC InvestEase<sup>®</sup> account, it may not be automatically recognized as an eligible product for the purposes of determining your eligible Product Categories. If a rebate does not appear on your Enrolled Account statement at the end of a calendar month for which you hold eligible products, you must notify us immediately by contacting your Branch or by contacting us as indicated in the "How to Contact RBC" section of these Terms. We will not be liable for any rebate for which you may have been eligible before you notified us.
- <sup>5</sup> In the case of any Enrolled Joint Account, you must provide consent to include your RBC small business relationship. It will not automatically be counted for your benefits determination under the Program. Please contact us for complete details.
- <sup>6</sup> Refer to the Disclosures for your Enrolled Account's standard Monthly Fee.
- <sup>7</sup> Set up or transfer the full amount of one of your automated recurring payroll or pension direct deposits directly to your Enrolled Account. The direct deposit cannot be split between different Enrolled Accounts. We reserve the right to determine in our sole discretion what is considered a qualifying payroll or pension deposit and whether the deposit has or has not been split.
- <sup>8</sup> Pre-authorized payments (PAPs) refer to, for example, a pre-authorized bill payment to a service provider such as a utility bill or gym membership, or a pre-authorized payment to an RBC mortgage, loan, Royal Credit Line<sup>®</sup>, or an automated contribution to an RBC investment account from your Enrolled Account. **For the avoidance of doubt, any PAP completed using an RBC Virtual Visa Debit associated with your Enrolled Account is ineligible for the Program's benefits determination and will not be counted.**
- <sup>9</sup> In order for a bill payment to be counted toward the Program's benefits determination, it must be made from your Enrolled Account to a service provider (e.g., utility bill, cable bill, etc.). It must be completed through either RBC Online Banking, the RBC Mobile app, an RBC ATM, or RBC Telephone Banking Services. **For the avoidance of doubt, the following bill payments are ineligible for the Program's benefits determination and will not be counted:** any bill payment made (i) in person at an RBC Royal Bank branch with an RBC Advisor, (ii) to an RBC credit card account, or (iii) using an RBC Virtual Visa Debit associated with your Enrolled Account.

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