

Notice of Change

RBC Safe Deposit Box
Lease Agreement

Effective August 3, 2026



Notice of Change – RBC SDB Lease Agreement

As of **August 3, 2026**, sections of your Safe Deposit Box Lease will be changed. No action is required by you. We are making changes to:

- (a) update the Rent (annual fee) for a Safe Deposit Box, effective **August 3, 2026**;
- (b) update the section relating to liability;
- (c) update the section relating to changes we may make to the agreement;
- (d) update the section relating to complaints.

Details about these changes are set out in the comparison chart below.

Section	Current Lease Version (Feb 2025)	Effective Aug 3, 2026 New language has been <u>underlined</u> . Language that has been deleted is shown as struck-out .
		<i>Updates have been made to reflect pricing changes.</i>
Rent (Annual Fee)	Small: \$60 plus tax Medium: \$110 plus tax Medium/Large: \$230 plus tax Large: \$350 plus tax Extra Large: \$500 plus Tax	Small: <u>\$80</u> plus tax Medium: <u>\$135</u> plus tax Medium/Large: <u>\$230</u> plus tax Large: <u>\$350</u> plus tax Extra Large: <u>\$500</u> plus Tax
Liability	Our liability shall be limited to the exercise of ordinary diligence to prevent unauthorized access to the Box. Damage to or loss of contents of the Box shall not constitute any proof or presumption that the Box has been opened without authority. We shall not be liable for any delay, damage or inconvenience caused by an accident or failure in the working of the Box, the vault or the mechanism of any lock or caused by fire, theft, or act of God. We shall not be required to verify that Lessee(s) and/or any Legal Representative(s) and/or any Estate Representative(s) are exercising their rights jointly, if applicable.	<i>We have updated the liability provision as noted below:</i> <u>Subject to applicable law</u> , our liability shall be limited to the exercise of ordinary diligence to prevent unauthorized access to the Box. Damage to or loss of contents of the Box shall not constitute any proof or presumption that the Box has been opened without authority. We shall not be liable for any delay, damage or inconvenience caused by an accident or failure in the working of the Box, the vault or the mechanism of any lock or caused by fire, theft, or act of God. We shall not be required to verify that Lessee(s) and/or any Legal Representative(s) and/or any Estate Representative(s) are exercising their rights jointly, if applicable.

Section	Current Lease Version (Feb 2025)	Effective Aug 3, 2026 New language has been <u>underlined</u> . Language that has been deleted is shown as struck-out .
Notification of Changes	You will be provided with prior notice of any material change to this Lease. If you access your Box after the effective date of the change, it will mean you have accepted the change. If this is a Lease held jointly by two or more Lessee(s) and we choose to mail the notice, we will provide only to the address of the first Lessee in our records. For the purpose of receiving notices, each Lessee appoints the other as your agent.	<i>We have listed the provisions of the Lease that we may change, and how notice of such changes will be provided to you, as follows below.</i> <u>We may replace this Agreement or change the terms of this Agreement, at any time, including, without limiting:</u> • <u>Condition of Rental</u> • <u>Joint Lessees</u> • <u>Rent</u> • <u>Costs</u> • <u>Termination</u> • <u>Contents</u> • <u>Liability</u> • <u>Indemnity</u> • <u>Non-Payment of Rental</u> • <u>Freezing, Suspending, Restricting or Terminating Use of Your Box</u> • <u>Assignment, Sublease</u> • <u>Notification of Changes</u> • <u>Electronic Communications</u> • <u>Insurance</u> • <u>Appointment of Legal Representative</u> • <u>Estate Representatives and Successors</u> • <u>Default</u> • <u>Language</u> • <u>How can we Help?</u> <u>If required by law, if we make any changes to this Agreement (i) we will provide you with a written notice, drawn up clearly and legibly, at least thirty (30) days before the changes take effect; and (ii) the notice we provide will set out the new section(s) only or the amended section(s) and the section(s) as they formerly read, the effective date of the changes and, if applicable, your rights set forth below. The changes will take effect on the date indicated in the notice.</u> <u>If the changes increase your obligations or reduce our obligations, you may refuse the changes, cancel the Agreement and request to close your Box, without additional cost, penalty or cancellation indemnity by notifying us no later than thirty (30) days after the changes come into effect (or any longer cancellation period set out in the notice). You can notify us of the cancellation by attending at your Branch to close your Box. If you close your Box, you will be required to pay any amounts that may be owed to us. Unless you exercise your right to refuse the changes (where applicable), if you access your Box after the changes are effective, it means you have accepted the changes.</u>

Section	Current Lease Version (Feb 2025)	Effective Aug 3, 2026 New language has been <u>underlined</u> . Language that has been deleted is shown as struck-out .
Notification of Changes (cont.)		You will be provided with prior notice of any material change to this Lease. If you access your Box after the effective date of the change, it will mean you have accepted the change. If this is a Lease held jointly by two or more Lessee(s) and we choose to mail the notice, we will provide only to the address of the first Lessee in our records. For the purpose of receiving notices, each Lessee appoints the other as your agent.
How can we help?		<i>We have updated the complaint handling language to be consistent with changes that have been made to the External Complaints Body and the information to be provided regarding the Financial Consumer Agency of Canada, details of which may be found in our “How to Make a Complaint” brochure, as follows below.</i>
	If you need help or have questions about your Box or if you have a complaint, please call us toll free at 1-800-769-2511 any time, contact us at Client Care Centre, Royal Bank Plaza, PO Box 1, Toronto, ON, M5J 2J5, or visit us at any Branch during business hours. Our complaint resolution process is explained in our brochure “How to Make a Complaint”. You may obtain a copy of this brochure at any of our branches, by calling the toll-free number shown above, or online at rbc.com/customer-care. RBC is a member of the following External Complaints Body: ADR Chambers Banking Ombuds Office, 31 Adelaide Street East, PO Box 1006, Toronto, ON M5C 2K4. Telephone: 1-800-941-3655, Email: contact@bankingombuds.ca, bankingombuds.ca. The Financial Consumer Agency of Canada supervises all federally regulated financial institutions for compliance with federal consumer protection laws. While the FCAC does not resolve individual customer complaints, if you believe that your complaint relates to a violation of a federal consumer protection law, you may submit your complaint to: Financial Consumer Agency of Canada, Enterprise Building, 6th Floor, 427 Laurier Avenue West, Ottawa, ON K1R 1B9. Telephone: 1-866-461-3222, fcac-acfc.gc.ca.	If you need help or have questions about your Box or if you have a complaint, please call us toll free at 1-800-769-2511 any time, contact us at Client Care Centre, Royal Bank Plaza, PO Box 1, Toronto, ON, M5J 2J5, or visit us at any Branch during business hours. Our complaint resolution process is explained in our brochure “How to Make a Complaint”. You may obtain a copy of this brochure at any of our branches, by calling the toll-free number shown above, or online at rbc.com/customer-care. RBC is a member of the following External Complaints Body: ADR Chambers Banking Ombuds Office, 31 Adelaide Street East, PO Box 1006, Toronto, ON M5C 2K4. Telephone: 1-800-941-3655, Email: contact@bankingombuds.ca, bankingombuds.ca. The Financial Consumer Agency of Canada supervises all federally regulated financial institutions for compliance with federal consumer protection laws. While the FCAC does not resolve individual customer complaints, if you believe that your complaint relates to a violation of a federal consumer protection law, you may submit your complaint to: Financial Consumer Agency of Canada, Enterprise Building, 6th Floor, 427 Laurier Avenue West, Ottawa, ON K1R 1B9. Telephone: 1-866-461-3222, fcac-acfc.gc.ca.

You have the option to refuse the changes, cancel the Safe Deposit Box Lease and request to close your Box without additional cost, penalty or cancellation indemnity by notifying us no later than **30** days after the changes come into effect. You can notify us of the cancellation by attending at your Branch to close your Box. If you close your Box, you will be required to pay any amounts that may be owed to us. Unless you exercise your right to refuse the changes, if you access your Box after the changes are effective, it means you have accepted the changes.



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