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**RBC® “LINK TO WIN” CONTEST**  
**(The “Contest”)**  
**OFFICIAL RULES**

**THIS CONTEST IS OPEN TO CANADIAN RESIDENTS ONLY AND IS GOVERNED BY CANADIAN LAW.**

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING.**

- 1) **CONTEST PERIOD:** Starts August 31, 2018 at 12:00:00 AM Eastern Time (“ET”) and ends October 21, 2018 at 11:59:59 PM ET (the “Contest Period”).
- 2) **ELIGIBILITY:** To enter and be eligible to win a prize, you must be a legal resident of Canada who has reached the legal age of majority in your province/territory of residence at the time of entry. Persons in any of the following categories are NOT eligible to participate or win a prize: (a) any person who, at any time on or after August 31, 2018, was or is a director, officer, agent, representative, or employee of Royal Bank of Canada (“Sponsor” or “RBC”), Suncor Energy Inc. (“Suncor”), or their respective parents, affiliates, subsidiaries, or service agencies; (b) individuals engaged in the development, production or distribution of materials for the Contest or engaged in the administration or execution of this Contest (collectively, with RBC, Suncor, their respective affiliates, subsidiaries, and service agencies, and the entities listed in 2(a), the “Contest Entities”); and (c) persons who are or purport to be immediate family members (defined as (biological or step-) mother, father, sister, brother, daughter, son, or dependent or spouse of any of the foregoing) of any person in any of the preceding categories, regardless of where they live, or who reside in the same household (i.e., live in the same household for at least 3 of the 12 months preceding the start of the Contest Period, whether related or not) as any person in any of the preceding categories.
- 3) **AGREEMENT TO BE LEGALLY BOUND BY RULES:** By participating in this Contest, you are signifying your agreement that you have read and agree to be legally bound by these Official Rules and Regulations (the “Rules”).
- 4) **HOW TO ENTER: NO PURCHASE NECESSARY.** There are three (3) ways to enter the Contest:
  - i) If you are (or become) a holder of at least one (1) Eligible RBC Card (as defined below) and are (or become) a member of the Petro-Points rewards program, and are also enrolled in RBC Online Banking, you may log-in to RBC Online Banking during the Contest Period to link Eligible RBC Card(s) to your Petro-Points Account in order to receive one (1) entry (an “Entry”) into the random contest draw, subject to the entry limitations below\*. For clarity, you may receive one (1) Entry for linking a personal Eligible RBC Card and one (1) Entry for linking a business Eligible RBC Card.

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“Eligible RBC Card” includes: any RBC personal or business credit or debit card associated with an RBC personal or business account; for clarity, any RBC credit or debit card associated with a commercial account is excluded and ineligible.

Membership in the Petro-Points Program, sponsored by Suncor, is subject to the Official Program Terms and Conditions available at <https://retail.petro-canada.ca/en/petropoints/about-petro-points.aspx>.

- ii) Eligible RBC Clients who have previously linked their Eligible RBC Card(s) to their Petro-Points Account (before the Contest Period) will automatically earn one (1) Entry into the Contest Draw, subject to the entry limitations below\*. For clarity, you may receive one (1) Entry for a previously linked personal Eligible RBC Card and one (1) Entry for a previously linked business Eligible RBC Card.
- iii) See Rule #5 for details on how to enter by mail without having to link an Eligible RBC Card to a Petro-Points Account. Mail-in requests are subject to the entry limitations below\*.

**\*Limit: maximum two (2) Contest Entries per person regardless of the method of entry (including no more than one (1) Entry from linking a personal Eligible RBC Card, and no more than one (1) Entry from linking a business Eligible RBC Card, regardless of the number of RBC products that the entrant may have).** If you enter, or attempt to enter, more than the specified number of times using multiple names, email addresses, or identities, all of your Entries may in Sponsor's sole and absolute discretion be declared null and void, and any prize you might have been entitled to will not be awarded. Robotic, programmed or any other automated means of online entry are prohibited and may in Sponsor's sole and absolute discretion result in disqualification of all such Entries from the Contest.

In the event of a dispute regarding the identity of an entrant, the Entry will be deemed to have been made by the “authorized account holder” of the RBC account associated with the Eligible RBC Card (or email address, for mail-in requests) associated with the Entry, as determined by RBC in its sole and absolute discretion. Each entrant may be required to show proof of being an authorized account holder.

If you do not have Internet access via a personal computer, your local library or Internet café may be able to provide access to the Internet and a number of Internet service providers and other companies offer free email accounts.

- 5) **ALTERNATE METHOD OF ENTRY: ENTER BY MAIL:** This method of entry is available to any individual who meets the eligibility requirements in Rule #2 of these Rules. To obtain an Entry without the need to have or link an Eligible RBC Card to a Petro-Points Account, print your first name, last name, email address, telephone number and complete mailing address (including postal code) on a plain white piece of paper and mail it (in an envelope with sufficient Canadian postage) along with a handwritten 25 word (or more)

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unique and original essay explaining what you would do if you received free gas for a year and mail it to the following address: “RBC “Link to Win” Contest”, c/o Helix Global Solutions Inc., 2039 Cohen St., St Laurent, Quebec H4R 2N7. For each valid mail-in request received in accordance with these Rules, you will be eligible to receive one (1) Entry, subject to the entry limitations described in Rule #4, above\*. To be eligible, each request you send must: (i) be received separately in a single envelope bearing sufficient Canadian postage (i.e. multiple requests in the same envelope will be void); and (ii) be post-marked by October 22, 2018 and received by October 29, 2018.

Entries submitted by script, macro or other automated or mechanical means, Entries by any means which subvert the entry process and Entries made in any fashion other than as specified herein are void. All Entries become property of the Sponsor and will not be returned.

- 6) **RANDOM CONTEST DRAW:** On November 8, 2018 at 2:00 PM ET, in Winnipeg, Manitoba, an independent contest organization will randomly draw twenty-five (25) Entries for the prizes available in the Contest (See Rule #7 for details) from among all eligible Entries received. The odds of winning a prize depend on the total number of eligible Entries received during the Contest Period (or in case of a mail-in Entry, received by October 29, 2018. Each eligible winner selected will be subject to verification of eligibility and compliance with these Rules.
- 7) **PRIZES (25 available):** There are 25 prizes available to be won each consisting of a \$2,850.00 Petro-Canada Gift Card, referred to as “Free Gas for a Year” (calculated at the average weekly fill of 40 litres for 52 weeks at \$1.37/L (national KENT average price of regular gasoline from April to June 2018). Approximate retail value ("ARV") of each prize: CAD \$2,850.00

Any difference between stated approximate retail value and actual value of prize will not be awarded.

**Limit: one (1) prize per person.**

Total ARV of all prizes available to be won: CAD \$71,250.00. Prizes are not transferable, or redeemable for cash, and must be accepted as awarded, with no substitutions of any kind, except by the Sponsor, who reserves the right to substitute a prize (or portion thereof) with one of equal or greater value, at its sole and absolute discretion. Gift cards are subject to the terms, restrictions, and conditions as set by the issuer.

Each confirmed prize winner (once confirmed, “Winner”) acknowledges that Contest Entities have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relative to prizes, if any, including but not limited to their quality, mechanical condition or fitness for a particular purpose. Any and all warranties and/or guarantees on a prize (if any) are subject to the respective manufacturers' terms therefore, and Winners agree to look solely to such manufacturers for any such warranty and/or guarantee.

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All federal, provincial and local taxes, if any, as well as any other costs and expenses associated with prize acceptance and use not specified herein as being provided are the Winner's responsibility, regardless of whether a prize is used in whole or in part. All prize details are at the Sponsor's sole and absolute discretion.

- 8) **ELIGIBLE WINNER CONFIRMATION PROCESS:** NO ONE IS A WINNER UNLESS AND UNTIL THE SPONSOR OFFICIALLY CONFIRMS HIM/HER AS A WINNER IN ACCORDANCE WITH THESE RULES, EVEN IF SUCH PERSON IS ANNOUNCED AS THE WINNER OR AN ELIGIBLE WINNER. Before being declared as a Winner, each eligible winner will be required to correctly answer a mathematical skill-testing question without mechanical or other aid (which may, in the sole and absolute discretion of the Sponsor, be administered online, by email or other electronic means, by telephone, or in the Sponsor's form of declaration and release). In addition, each eligible winner will be required to sign and return the Sponsor's form of declaration and release, which (among other things): (i) confirms compliance with these Rules; (ii) acknowledges acceptance of the applicable prize (as awarded); (iii) releases the Released Parties (as defined below) from any and all liability in connection with this Contest, his/her participation therein and/or the awarding and use/misuse of the applicable prize or any portion thereof; and (iv) agrees to the publication, reproduction and/or other use of his/her name, address (city and province of residence), voice, statements about the Contest and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Sponsor in any manner or medium whatsoever, including print, broadcast or the internet. Beginning approximately two (2) business days following the Contest Draw, Sponsor (or its representative) will contact each eligible winner by phone or email (as listed in the records of the Sponsor or as provided on the mail-in Entry request) in order to confirm a mailing address for eligible winner's paperwork package. Each eligible winner will then be required to sign and return the Sponsor's form of declaration and release within five (5) business days from the time it is recorded as being sent by the Sponsor (or its representative) prior to being confirmed as a Winner in accordance with these Rules. Eligible winners may be required to furnish proof of identification. If an eligible winner: (a) fails to correctly answer the skill-testing question; (b) cannot be contacted by phone or email within three (3) attempts over three (3) business days; (c) fails to properly execute and return the required Contest documents within the specified time; (d) cannot accept (or is unwilling to accept) the applicable prize (as awarded) for any reason; and/or (e) is determined to be in violation of these Rules (all as determined by the Sponsor in its sole and absolute discretion); then he/she will be disqualified (and will forfeit all rights to the applicable prize) and the Sponsor reserves the right, in its sole and absolute discretion and time permitting, to award the prize to an alternate eligible winner (in which case the foregoing provisions of this section shall apply to such newly selected eligible winner).

Allow 2-3 weeks for delivery of your prize following final confirmation as a Winner. Personal account holders: Winners may be provided with an option to pick up their prize at their local RBC branch; otherwise, prizes will be sent by registered mail to the Winner's mailing address (signature required). Business account holders: Prize must be picked up at the business's local RBC branch by an individual listed on the account as an authorized

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agent of the business (with identification acceptable to Sponsor). Contest Entities shall not be held responsible for any delays in awarding a prize for any reason outside of their control. Prizes will only be delivered to confirmed Winners. Any unclaimed prizes will not be awarded. Sponsor is not responsible for any change of mailing address, email address, and/or telephone number of entrants.

**CONDITIONS OF ENTRY:**

- 9) This Contest is subject to all applicable federal, provincial and municipal laws. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without right of appeal. Sponsor's failure to enforce any term of these Rules shall not constitute a waiver of that provision.
- 10) ANYONE DEEMED BY THE SPONSOR TO BE IN VIOLATION OF THE SPONSOR'S INTERPRETATION OF THE LETTER AND/OR SPIRIT OF THESE RULES FOR ANY REASON IS SUBJECT TO DISQUALIFICATION IN THE SOLE AND ABSOLUTE DISCRETION OF THE SPONSOR AT ANY TIME. The Sponsor reserves the right to refuse an Entry from any person whose eligibility is in question or who has been disqualified or is otherwise ineligible to enter. In its sole and absolute determination, the Sponsor may disqualify any person (and to void all associated Entries) if such person acts in any manner to threaten or abuse or harass any person, or to attempt to undermine the legitimate operation of the Contest by tampering, cheating, hacking, deception, or other fraudulent, deceptive or unfair playing practices (including any Entries generated by script, macro, robotic, programmed, or any other automated means or any other means which subvert the entry process).
- 11) BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE (AND AGREE TO CONFIRM IN WRITING) THAT THE CONTEST ENTITIES, SUBSIDIARIES AND AFFILIATES OF THE CONTEST ENTITIES, AND EACH OF THEIR OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (COLLECTIVELY, THE "RELEASED PARTIES") HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM A PRIZE, INCLUDING THE ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE, OR THE MERCHANDISE FOR WHICH IT IS REDEEMED (IF APPLICABLE). FURTHER, BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT RELEASED PARTIES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) RESULTING FROM: A) ENTRY OR PARTICIPATION IN THIS CONTEST, INCLUDING ACCESS TO AND USE OF THE CONTEST WEBSITE, OR B) ANY CLAIMS BASED ON PERSONALITY OR PRIVACY RIGHTS, DEFAMATION OR MERCHANDISE DELIVERY.
- 12) The Released Parties will not be liable for: (i) any failure – including, but not limited to, the failure of any website or any platform during or after the Contest; (ii) any technical malfunction or other problems of any nature whatsoever, including, without limitation, those

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- relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any information or materials (including, but not limited to any Entries or other requests) to be received, captured, recorded or function properly for any reason whatsoever, including, but not limited to, technical problems or traffic congestion on the internet or at any website; (iv) any injury or damage to an entrant's or any other person's computer or other device related to or resulting from participating in the Contest; (v) anyone being incorrectly and/or mistakenly identified as a Winner or eligible winner; and/or (vi) any combination of the above.
- 13) The Sponsor reserves the right, subject only to the approval of the Régie des alcools, des courses et des jeux (the "Régie") in Quebec, to withdraw, cancel, amend or suspend this Contest (or to amend these Rules) in any way, without prior notice or obligation, in the event of any cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Rules, including, without limitation, any error, problem, computer virus, bugs, tampering, unauthorized intervention, fraud or failure, accident, printing or administrative error, or for any other reason whatsoever. In the event of cancellation, Sponsor reserves the right in its sole and absolute discretion, to randomly select the Winners from among all eligible, non-suspect Entries received up to time of such cancellation. In no event will the Sponsor be liable for more than the stated number of prizes in these Rules.
  - 14) The Sponsor reserves the right, subject only to the approval of the Régie in Quebec, to adjust any of the dates, timeframes and/or other Contest mechanics stipulated in these Rules, to the extent deemed necessary by the Sponsor, for purposes of verifying compliance by any entrant and/or any other information or materials with these Rules, or as a result of any any technical or other problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules, or for any other reason. Without limiting the generality of the forgoing, the Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate based on the circumstances and/or to comply with applicable law.
  - 15) For Quebec residents: Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.
  - 16) Any attempt to undermine the legitimate operation of this Contest in any way (as determined by Sponsor in its sole and absolute discretion) may be a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law.
  - 17) In the event of any discrepancy or inconsistency between the terms and conditions of these English Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to, any website(s), platform(s), French version of these Rules, point of sale, television, print or online advertising and/or any instructions or interpretations of these Rules given by any representative of the Sponsor, the terms and conditions of these English Rules shall prevail, govern and control to the fullest extent permitted by law.
  - 18) The invalidity or unenforceability of any provision of these Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is

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determined to be invalid or otherwise unenforceable or illegal, these Rules shall otherwise remain in effect and shall be construed in accordance with the terms as if the invalid or illegal provision were not contained herein. In particular, Sponsor's employees are not authorized to waive, modify or amend any provision or provisions of these Rules in any manner whatsoever.

- 19) To the fullest extent permitted by applicable law, all issues and questions concerning the construction, validity, interpretation and enforceability of these Rules or the rights and obligations of participants, Sponsor or any of the other the Contest Entities in connection with the Contest will be governed by and construed in accordance with the domestic laws of the Province of Ontario and the federal laws of Canada applicable therein, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws. The parties hereby consent to the exclusive jurisdiction and venue of the courts located in Ontario in any action to enforce (or otherwise relating to) these Rules or relating to this Contest.
- 20) This Contest is solely sponsored by Royal Bank of Canada, WaterPark Place, 88 Queens Quay West, Toronto, Ontario, M5J 0B8
- 21) By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted only for the purpose of administering the Contest and in accordance with Sponsor's privacy policy (available at: <http://www.rbc.com/privacysecurity/ca>). This section does not limit any other consent(s) that an individual may provide the Sponsor or others in relation to the collection, use and/or disclosure of their personal information.

#### **ABBREVIATED RULES:**

RBC® “LINK TO WIN” CONTEST: NO PURCHASE NECESSARY. Open to legal residents of Canada who are Age of Majority. Runs from August 31, 2018 at 12:00:00 AM ET to October 21, 2018 at 11:59:59 PM ET. Prizes (25): “Free Gas for a Year” calculated as 40 litres per week for 52 weeks at \$1.37/L (national KENT average price of regular gasoline from April to June 2018), and awarded as a CAD \$2,850.00 Petro-Canada Gift Card. Rules at [rbc.com/petro-canada](http://rbc.com/petro-canada), including alternate method of entry. Correct answer to skill testing question required.