



# IMPORTANT! PLEASE READ THESE TERMS WHICH ARE PART OF THIS REQUEST FORM.

## RBC Royal Bank Visa Agreement

### Collecting Your Personal Information

We may from time to time collect financial and other information about you such as:

- information establishing your identity (for example: name, address, phone number, date of birth, etc.) and your personal background;
- information related to transactions arising from your relationship with and through us, and from other financial institutions;
- information you provide on an application for any of our products and services;
- information for the provision of products and services;
- information about financial behaviour such as your payment history and credit worthiness.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, including from you; from service arrangements you make with or through us; from credit reporting agencies and other financial institutions; from registries; from references you provide to us and from other sources, as is necessary for the provision of our products and services.

**You acknowledge receipt of notice that from time to time reports about you may be obtained by us from credit reporting agencies.**

### Using Your Personal Information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background;
- to open and operate your account(s) and provide you with products and services you may request;
- to better understand your financial situation;
- to determine your eligibility for products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and our relationship with you;
- to operate the Visa Card System;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and as required or permitted by law;
- as required or permitted by law.

For these purposes, we may:

- make this information available to our employees, our agents and service providers, who are required to maintain the confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others.

In the event our service provider is located outside of Canada, the Service provider is bound by, and personal information may be disclosed in accordance with the laws of the jurisdiction in which the service provider is located.

Upon your request, we may give this information to other persons.

We may also use this information and share it with RBC companies under (i) to manage our risks and operations and those of RBC companies under RBC, (ii) to comply with valid

requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under "Other Uses of Your Personal Information" for the sole purpose of honouring your choices.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

**If we have your Social Insurance Number, we may use it for tax-related purposes if you hold a product generating income and share it with the appropriate government agencies, and we may also share it with credit reporting agencies as an aid to identify you.**

### Other Uses of Your Personal Information

- We may use this information to promote our products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with RBC companies, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You may choose not to have this information shared or used for any of these "Other uses" by contacting us as set out below, and in this event, you will not be refused credit or other services just for that reason. We will respect your choices and as mentioned above, we may share your choices with companies for the sole purpose of honouring your choices regarding "Other Uses of Your Personal Information".

### 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 toll-free at 1-800 ROYAL® 1-1 (1-800-769-2511).

### Our Privacy Policies

You may obtain more information about our privacy policies by asking for a copy of our "Straight Talk®" brochure about privacy, by calling us at the toll-free number shown above or by visiting our web site at [www.rbc.com/privacy](http://www.rbc.com/privacy).

Authorized User(s) must be a Canadian resident.

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\* Registered trademark of Visa International Service Association. Used under licence.

\*\* Trademarks or registered trademarks of Starbucks Coffee Company. Used under licence.

± Authorized User(s) with access to the primary/co-applicant's entire credit limit must be age of majority in their province/territory of residence.

§ Authorized User(s) must be at least 14 years of age. Failure to assign limits means access to entire credit limit.

∞ Monthly Card Limit is the total amount available to the Authorized User to charge to the Account during each statement period. Monthly Cash Advance Limit is the total amount of cash advances an Authorized User may make during each statement period at ATMs, a branch, through RBC Royal Bank or by using RBC Visa cheques. Cash-Like transactions count against the cash advance limit. At the end of each statement period, the Authorized User's balance for the purposes of the Monthly Card Limit and Monthly Cash Advance Limit, if any, is re-set to \$0. Transactions are authorized or declined based upon information available at that time. Transactions which would cause a card limit or cash advance limit to be exceeded are ordinarily declined; however, there may be instances where amounts are charged to a Visa Account in excess of an applicable card limit or cash advance limit. For more information please visit [rbccroyalbank.com/foption](http://rbccroyalbank.com/foption)

<sup>‡</sup> **INTEREST RATE:** Interest rate goes up 5% per annum if the Minimum Payment is not made as required, two times consecutively or three times during any 12-month period. These are our current standard annual interest rates. If the annual interest rate for your Visa Account differs from the rate shown, it will appear on a document accompanying the card and on your Visa Statement.

**INTEREST CHARGES:** You will pay no interest on purchases and fees as long as you continue to pay us your New Balance by your Payment Due Date shown on your statement every month. If you do not pay your New Balance in full by your Payment Due Date, you lose this interest-free status for purchases and fees. You must then pay interest on all purchases and fees shown on that month's statement and on all new purchases and fees, from the transaction date until we receive your payment for the total amount you owe. You always pay interest on cash advances, including Visa cheques, balance transfers, cash-like transactions and bill payments made using your Visa Account at our branch, at an ATM or using Online Banking. Interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe. The transaction date for a purchase, fee, cash advance, or any other activity is the date shown under Activity Description on the front of your statement. You do not pay any interest on Interest.

<sup>4</sup> **GRACE PERIOD:** The Grace Period is the number of days between the last day of your Visa Statement period and your Payment Due Date. If the New Balance on your previous Visa Statement was paid in full by the Payment Due Date, the Grace Period for your current Visa Statement will be the minimum number of days shown in the chart above. If the previous New Balance was not paid in full by the Payment Due Date, your Payment Due Date will be extended to 25 days from the last day of your Visa Statement Period, regardless of the type of Visa Card you hold.