

RBC Royal Bank of Canada branches Bahamas & Cayman Islands

NEW PROVIDENCE

**Commercial
Banking Centre**
Royal Bank House,
East Hill St.
P.O. Box N-7549
Tel: 356-8600

Main Branch
323 Bay Street
P. O. Box N-7549
Tel: 322-8700

Bay & Victoria
P.O. Box N-7549
Tel: 322-2451

**Palmdale Shopping Centre
Branch**
P.O. Box N-7549
Tel: 302-3800

John F. Kennedy Drive Branch
P.O. Box N7549
Tel: 325-4711

**Cable Beach Shopping
Centre Branch**
P.O. Box N7549
Tel: 327-6077

Nassau Int'l Airport Branch
P.O. Box N7549
Tel: 377-7179

Lyford Cay Shopping Branch
P.O. Box N7549
Tel: 362-4540

Paradise Island Branch
P.O. Box N7549
Tel: 363-6760

**Prince Charles Shopping
Centre Branch**
P.O. Box N7549
Tel: 393-7505

Mackey Street Branch
P.O. Box N7549
Tel: 393-3097

FAMILY ISLANDS

Abaco
Marsh Harbour Branch
Don Mackey Blvd
P.O. Box AB-20417
Tel: 367-2420

Treasure Cay Branch
P.O. Box AB-20417
Tel: 365-8119

Man-O-War Cay Branch
P.O. Box N7549
Tel: 365-6323

Nassau Int'l Airport Branch
P.O. Box N7549
Tel: 377-7179

Andros
Andros Town Branch
Tel: 368-2071

Bimini
Alice Town Branch
King's Highway
Tel: 347-3031

Eleuthera
Harbour Island Branch
Murray Street
P.O. Box EL-27024
Tel: 333-2250

Spanish Wells Branch
Samuel Guy Street
P.O. Box EL-27677
Tel: 333-4131

Governor's Harbour Branch
Queen's Highway
P.O. Box EL-25152
Tel: 332-2856/8

LONG ISLAND

Gray's Branch
Tel: 337-1044

Cartwright's Branch
Tel: 337-0001

FREEPORT, GRAND BAHAMA

Main Branch
East Mall
& Explorers Way
P.O. Box F-40061
Tel: 352-6631

Port Lucaya Branch
Royal Palm Way
P. O. Box F-40061
Tel: 373-8628

CAYMAN ISLANDS

Main Branch
24 Shedden Road
P.O. Box 245
George Town, Grand Cayman
Tel: (345) 949-4600

Queen's Court Plaza Branch
West Bay Road, P.O. Box 1586
Tel: (345) 949-6836

Important: Please read these terms, which are part of this Application

Please open an Account of the type indicated in my name, issue a Visa/MasterCard Card on the Account to me (and the Co-applicant if that person signs this Application) and periodically renew or replace the Card(s). I certify that all the information I have supplied to you (Royal Bank of Canada) in this Application is true and represents a complete statement of all my direct and indirect debt.

I will comply with the Cardholder Agreement and the Disclosure Statement (as varied from time to time by you) that you will send to me at the same time you issue, renew or replace my Card. By signing, using or accepting my Card, I will be acknowledging receipt of that Agreement and the Disclosure Statement and agreeing with you to everything written there. I will be liable to you for all amounts charged to the Account with or in connection with my Card.

You may give to and obtain from persons with whom I have or may have financial or other business dealings (and commercial and consumer reporting agencies) credit and other financially related information about me and for this purpose I appoint you my agent. If I have supplied my National/Social Insurance or Identification Number in any application to you, you may treat my National/Social Insurance or Identification Number as an integral part of that information and maintain it in your records about me. You may likewise use my National/Social Insurance or Identification Number and communicate it to those persons and agencies as an aid to identify me.

If a Co-applicant also signs this Application, the Co-applicant agrees and consents to everything written here and in the Cardholder Agreement. The Co-applicant and I will be jointly liable to you for all amounts charged to the Account with or in connection with any Card you have issued on the Account.

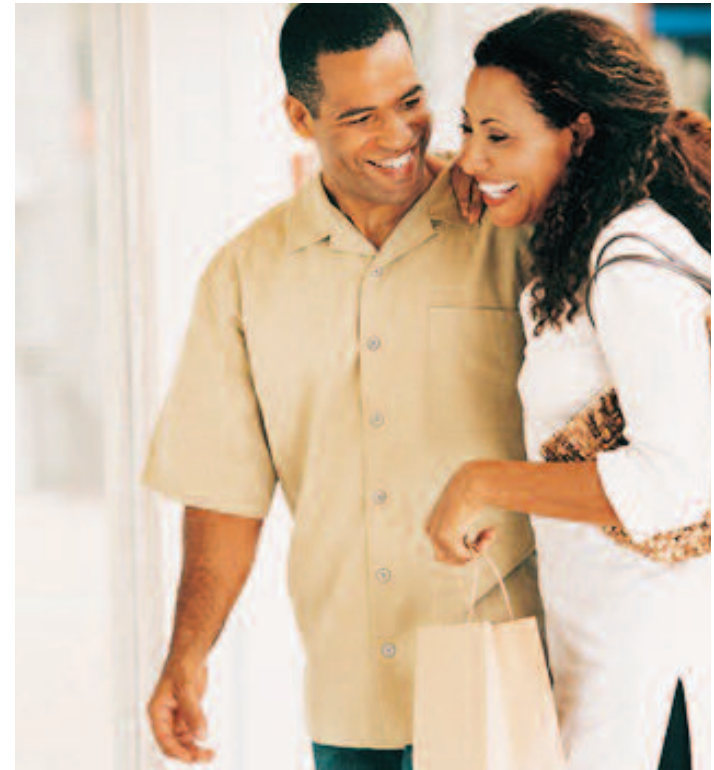


TM Trademarks of Royal Bank of Canada. RBC and Royal Bank of Canada are registered trademarks of Royal Bank of Canada.

* Registered trademark of Visa International Service Association. MasterCard is a trademark of its respective owner. Used under licence.

- 1 Provided by New Hampshire Insurance Co., USA.
- 2 Coverage provided by American International Group.
- 3 Coverage Administered by World Access Service Corporation and underwritten by Virginia Surety Co. Inc.
- 4 Coverage provided by Virginia Surety Co. Inc.
- 5 Coverage provided by Prestige International.

10150 (08/2005)



Credit cards to suit your needs

CHOOSE THE CARD THAT WORKS BEST FOR YOU



Convenience, security and value to fit your lifestyle

Using a credit card is not only safer than carrying cash, it's also more accepted than paying by cheque. With the great selection of credit cards at RBC Royal Bank of Canada™, it's easy to choose the card that's right for you.

Each card delivers security, convenience and value for your money, so all you have to do is select the card with the features that will benefit you most. Whether you need a card to cover everyday spending and life's small emergencies, or you need a card with the freedom of a higher credit limit and the added security of comprehensive travel insurance benefits, you will find the right one for you in this handy guide.

You don't have to bank with RBC Royal Bank of Canada to be eligible for our credit cards. Just choose the card that works best for you and apply today by completing, signing and mailing the application attached to this guide.

RBC Royal Bank of Canada Visa® Classic and RBC Royal Bank of Canada MasterCard® Standard

These cards are ideal for your everyday spending needs and offer these features:

- ▶ Minimum Credit Limit \$1,000
- ▶ Worldwide cash access of \$500 daily through banking machines
- ▶ \$75,000 US common carrier travel accident insurance (*Visa*¹ or *MasterTravel*²)

- ▶ Payment in Bahamian Dollars for Bahamian Dollar cards
- ▶ Payment in US Dollars for US Dollar cards; for card holders outside the Bahamas only
- ▶ Extended payment privileges at competitive interest rates
- ▶ Guaranteed hotel reservations
- ▶ One itemized monthly statement listing all your purchases, so you can consolidate your bills and simplify your monthly expenses
- ▶ 24-hour worldwide fraud detection to keep your card safe



Minimum credit limit: \$1,000

Visa Classic is accepted at more than 29 million merchants worldwide, and you can use it to access cash at more than 800,000 ATMs around the world.



Minimum credit limit: \$1,000

MasterCard Standard is accepted at more than 16 million locations, in more than 210 countries and territories worldwide. It provides these valuable travel benefits:

- ▶ Worldwide emergency assistance, 24/7, through Emergency Services. A representative who speaks your language will help you with any need related to your card, from accessing benefits to reporting a lost or stolen card
- ▶ Easy calling access from more than 80 countries worldwide through *MasterPhone* international long distance service

RBC Royal Bank of Canada Visa Gold and RBC Royal Bank of Canada Gold MasterCard

With RBC Royal Bank of Canada gold cards, you have superior purchasing power, recognition and prestige plus the increased convenience and peace of mind of these premium features:

- ▶ Minimum credit limit of \$5,000 Bahamian Dollars or \$15,000 US Dollars
- ▶ Worldwide cash access of \$1000 daily through banking machines
- ▶ Rental car collision/loss damage protection insurance (CDW/LDW from *Visa*³ or *MasterRental*⁴) when you use your card to rent a car in Canada or the US for 31 days (15 days for *MasterRental*) or less and decline the CDW coverage offered by the rental agency
- ▶ \$350,000 US (*Visa*¹) or \$250,000 US (*MasterTravel*²) common carrier travel accident insurance
- ▶ Payment in Bahamian Dollars for Bahamian Dollar cards
- ▶ Payment in US Dollars for US Eastern Caribbean Dollar cards; for card holders outside the Bahamas only
- ▶ Extended payment privileges at competitive interest rates
- ▶ Guaranteed hotel reservations
- ▶ One itemized monthly statement listing all your purchases, so you can consolidate your bills and simplify your monthly expenses
- ▶ 24-hour worldwide fraud detection to keep your card safe



Minimum credit limit: \$5,000
Minimum salary requirement: \$45,000

Visa Gold is accepted at more than 29 million merchants worldwide, and you can use it to access cash at more than 800,000 ATMs around the world. It provides these valuable travel benefits:

- › Worldwide emergency card replacement
- › Commission-free traveller's cheques
- › Emergency card replacement within 24 to 48 hours almost anywhere in the world
- › Pre-travel assistance service to help with visas, passports, vaccinations, travel information and more
- › Emergency assistance, 24/7, worldwide, through the *Visa Assistance Centre* for up to \$5,000 in cash, airline ticket replacement, medical prescriptions, emergency legal or transportation assistance, document delivery, lost luggage and more



Minimum credit limit: \$5,000
Minimum salary requirement: \$45,000

Gold MasterCard is accepted at more than 16 million locations, in more than 210 countries and territories worldwide. It provides these valuable travel benefits:

- › Worldwide assistance, 24/7, through *MasterCard Global Service* for up to \$1,000 in emergency cash, lost and stolen card³ reporting, ATM locations, medical and legal referrals and lost luggage retrieval
- › Easy calling access from more than 80 countries worldwide through *MasterPhone* international long distance service
- › *MasterAssist* pre-travel assistance, including weather reports, documents, vaccination requirements, exchange rates and more

RBC Financial Group™ collection and use of personal information

Collecting your personal information

We (RBC Royal Bank of Canada) 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 we deem appropriate.

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 your relationship with us;
- To maintain the accuracy and integrity of information held by a credit reporting agency; and
- 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.

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

We may also use this information and share it with other companies under RBC Financial Group (i) to manage our risks and operations and those of other companies under RBC Financial Group, (ii) to comply with valid requests for information about you from regulators and other persons who have a right to issue such requests and (iii) to let other companies under RBC Financial Group know your choices under “*Other uses of your personal information*” for the sole purpose of honouring your choices.

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 also, where not prohibited by law, share this information with other companies under RBC Financial Group for the purpose of referring you to them or promoting to you products and services that may be of interest to you. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with other companies under RBC Financial Group, we may, 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 companies under RBC Financial Group and our business.

You understand that we and each company under RBC Financial Group are separate, affiliated corporations. Other companies under RBC Financial Group 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.

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, your choices will be communicated to companies under RBC Financial Group to ensure that they are respected.

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.

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 website at www.rbc.com/privacy



CREDIT CARD APPLICATION Please check the card of your choice. Please print clearly and provide all information requested.

Each individual signing this application must have reached the age of majority. Do not enclose annual fee. You will be billed later.

<input type="checkbox"/> Visa Classic <input type="checkbox"/> MasterCard Standard Minimum Credit Limit \$1,000	Annual Fees: Applicant: \$35 Each Co-Applicant: \$10 Annual Interest Rate: 18%		<input type="checkbox"/> Visa Gold <input type="checkbox"/> Gold MasterCard Minimum Credit Limit \$5,000	Annual Fees: Applicant: \$60 Each Co-Applicant: \$30 Annual Interest rate: 18%	To qualify, each applicant(s) total income should be \$45,000 or more.
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ABOUT MYSELF

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. Last Name		First Name		Middle Initial	National/Social Insurance or Identification Number		Mother's Maiden Name (for my security)		
<input type="checkbox"/> Mrs. <input type="checkbox"/> Miss		Home Address (P.O. Box/Apt. Number, Street Number, Name)							City/Town
Country	Postal/Zip	(Area Code) Telephone (Res.)	Date of Birth DD MM YYYY	Passport Number	<input type="checkbox"/> Single <input type="checkbox"/> Divorced	Number of Dependents (excluding spouse)			
Spouse's Name		Occupation	(Area Code) Telephone (Business)	National/Social Insurance or Identification Number					
Present Address Lived There Since MM YYYY	<input type="checkbox"/> Own <input type="checkbox"/> Rent Per Month \$	Billing Address (if different than home address above)							
Previous Address Lived There Since MM YYYY	Previous Address (if at present less than 2 years)								
Name and Address of Nearest Relative/Friend Not Living with Me				(Area Code) Telephone (Residence)	Relationship				

MY PLACE OF WORK

Employer's Name, Address		<input type="checkbox"/> Part Time <input type="checkbox"/> Full Time	(Area Code) Telephone	Extension	Occupation	Employed Since MM YYYY	
Previous Employer (if with above less than 2 years)		<input type="checkbox"/> Part Time <input type="checkbox"/> Full Time	(Area Code) Telephone	Extension	Occupation	How Long?	
Students – (University/College, Address, Postal/Zip Code)		<input type="checkbox"/> Part Time <input type="checkbox"/> Full Time	Years There	<input type="checkbox"/> Living with Parents <input type="checkbox"/> Living on Campus	Field of Study/Major	Present Year of Study MM YYYY	Expected to Graduate MM YYYY

MY FINANCIAL SUMMARY

ASSETS	DESCRIPTION	VALUE/BALANCE	LIABILITIES	DESCRIPTION/NAME	MONTHLY PAYMENTS	BALANCE
Residence		\$	Mortgage Co/Bank (or name of landlord)		\$	\$
Automobile (yr & make)		\$	Car Loan		\$	\$
INVESTMENTS	1.	\$	OTHER LIABILITIES	1. Loans – Fin Inst.	\$	\$
	2.	\$		2. Loans – Other	\$	\$
	3.	\$		3. Bank Credit Card	\$	\$
	4.	\$		4. Other/Hire Purchase	\$	\$
TOTAL ASSETS		\$	TOTAL MONTHLY PAYMENTS/TOTAL LIABILITIES		\$	\$

Banking Information	Name	Address	Chequing Account Number	Savings Account Number	Other Account Number(s)
Gross Monthly Income	From My Employer \$	From My Co-applicant \$	Other Income \$	Sources	Total Monthly Income \$
My Royal Bank Client Card Number		Current Royal Bank Credit Card Number	Credit Limit Requested \$	Close my account and transfer my existing credit card balance to my new credit card account. \$	

CO-APPLICANT INFORMATION

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. Last Name		First Name		Middle Initial	National/Social Insurance or Identification Number		Mother's Maiden Name (for my security)				
<input type="checkbox"/> Mrs. <input type="checkbox"/> Miss		Employer's Name and Address							(Area Code) Telephone (Business)	(Area Code) Telephone (Residence)	Employed Since MM YYYY
Relationship			Date of Birth DD MM YYYY	Occupation	Passport Number	Royal Bank Client Card Number					

The terms set out on the back of this Application are part of this Application. I am agreeing with you to everything written here and on the back of this Application.

Date	Applicant's Signature				Co-applicant's Signature				
Customer Number	Card Number	Other Credit Cards	Risk Category	Housing	Country	BRANCH			
Credit Limit on Other Card	Account Agreement	Currency	Direct Debit Start Date	Transit I.D.	Direct Debit Account Number				
Applicant – RIBS Number		Co-applicant – RIBS Number		Approval Officer (Please Print)			Decline Code		