

RBC Royal Bank is committed to providing you with a safe and easy way to perform your online banking. Ensuring the security and privacy of your online information is paramount in our service to you.

We have improved our security and as a result we have revised the terms and conditions of our online banking agreement.

Please scroll below to read and accept our new online banking agreement. Feel free to send any questions you may have via e-mail to tt-netbank@rbc.com

RBC Royal Bank continues to ensure that all client information is handled with strict confidence, and we take this opportunity to thank you for your continued support.

Online Banking Policy

"This Online Banking Policy governs the use of RBC Royal Bank's Online Banking Solution (NetBank)

This Policy sets out the terms and conditions applicable to the use of this website and provides information on data gathering, exclusion of liability, the use of cookies, RBC Royal Bank contact information and how you can assist in protecting your personal data.

This policy does not replace any agreement between you and RBC Royal Bank governing any bank account which you own at RBC Royal Bank. It also does not replace any Electronic Banking Agreement between you and RBC Royal Bank. Any account agreement or Electronic Banking Agreement between you and RBC Royal Bank will continue to apply unless it conflicts with this Policy, in which case, this Policy will prevail only to the extent of the conflict over any account agreement or Electronic Banking Agreement.

When you visit this web site, RBC Royal Bank may collect personal data about you, either directly (where you are asked to provide the data) or indirectly. However, RBC Royal Bank will only use these personal data in accordance with the purposes set forth in this Policy.

Purposes of Information Gathering

RBC Royal Bank collects and processes information about customers and visitors to its web site to conduct its business, to inform, to develop and make available products and

services that may be of interest to you and for the development of web statistics. The information you provide will be used to contact you when necessary, e.g. to notify you about functionality changes to the web site and to provide information on services that you may find helpful (provided you have not opted out to receive such services).

Sensitive Data

RBC Royal Bank does not seek to collect sensitive personal data (such as data revealing political opinions, religious beliefs or data concerning health or sex life) through this site. If RBC Royal Bank does seek to collect such data, your prior consent hereto will be asked. Please note that, by providing RBC Royal Bank with sensitive personal data you consent to our using that data for the purposes mentioned above.

Security and Privacy

RBC Royal Bank has taken all reasonable steps to ensure the security of personal information transmitted and transactions conducted. These include encryption, filters and firewalls. Also, our Online Banking service requires you to change your password every sixty (60) days. Notwithstanding, there will always be a remote possibility that data security violations may occur. New advances in security technology frequently occur and RBC Royal Bank diligently reviews and evaluates its online security measures in that regard. However, complete confidentiality is not yet possible over the internet.

From time to time, RBC Royal Bank may enhance its security features and provide you with instructions pertaining to your access to NetBank and the use of the enhanced security features. You agree to abide by and comply with any instructions RBC Royal Bank may provide to you either on the NetBank web site or through any other means.

How You Can Help Protect Your Privacy

- 1) Do not share your account information, passwords or code words with others.
- 2) Never provide confidential information to unknown callers.
- 3) When conducting business over the Internet, always use a secure browser and exit online applications as soon as you finish using them.
- 4) Protect your account records.
- 5) Avoid writing down passwords.
- 6) Avoid the use of birthdays and anniversaries as passwords.
- 7) If you are a victim of fraud or identity theft, please contact us at (1-868)625-7288 via our 24 hour Telephone Service Centre.

Cookies

Cookies are tiny electronic messages a web server (for example, our

www.demobank.com server) provides to your web browser. The message contains information that is then stored on your computer and sent back to the server when your browser requests pages from the server.

RBC Royal Bank may gather and analyse information regarding usage of this web site, including domain name, IP addresses, the number of hits, the pages visited, previous/subsequent sites visited and length of user session. This information may be gathered by using a cookie. A cookie will make the use of this web site faster and easier.

Why we use cookies

We use cookies for a number of reasons: To make your browsing experience more convenient; to personalize your online session (for example, to customize pages based on the information contained in the cookie); and to track your activity on our web site so we can quickly respond to your service needs.

Caution with automatic cookie functionality

Browsers e.g. Microsoft Internet Explorer has a functionality that prompts you to allow the browser to store passwords and logon IDs so you don't need to enter this information every time you access a web site. **RBC Royal Bank strongly urges you NOT to use this functionality to prevent unauthorized use of your online banking access code(s).**

Disallowing cookies

You may disallow cookies by making the appropriate selection from your browser options. However, please keep in mind that certain services require cookies for effective delivery. When this is the case, you'll receive a notice that you will need to allow cookies to receive the service. In addition, if you do allow cookies, RBC Royal Bank will always treat the information supplied through these cookies with the same security and privacy protection as any other customer information we receive.

Third Party Sites

Please note that this Privacy Policy does not extend to third party sites linked to this web site.

How to Contact RBC Royal Bank

If you have any questions about this Privacy Policy or our data processing activities, you can contact us via: tt-netbank@rbc.com or via through our 24hr Telephone Service Centre at (868)625-7288.

Changes to our Internet Privacy Policy

RBC Royal Bank reserves the right to make changes to this policy and related procedures at any time. Where the Bank intends to make any change to this agreement, a notice period of thirty days (30 days) will be given prior to making such change(s). If we make any changes to our Internet policy, we will outline those changes on our web site. We reserve the right to make changes to this policy and related procedures at any

time.

DISCLAIMER

General

The terms of this disclaimer (hereinafter referred to as "Disclaimer") apply to this web site (<https://tt.rbttnetbank.com>) of RBC Royal Bank, with its principal place of business located at 7-9 St. Claire Avenue Port of Spain. **Please read this Disclaimer carefully.** By accessing this web site and or using the information provided on or via this web site the customer agrees to be bound by this Disclaimer. In the event of any conflict between the terms and conditions of specific products and services and this Disclaimer, the conditions specific to such products and services shall prevail.

Use of this Web Site

The information provided on or via this web site should not be used as a substitute for any form of advice. Information on RBC Royal Bank's world wide web pages are for information only and do not constitute an offer to buy or sell products or services of RBC Royal Bank and its associates, subsidiaries and affiliates. Decisions based on this information are for your own account and risk. All RBC Royal Bank products and services are subject to the terms and conditions of applicable agreements and in accordance with applicable local law in any jurisdiction.

Although RBC Royal Bank attempts to provide accurate, complete and up-to-date information, which has been obtained from sources that are considered reliable, RBC Royal Bank makes no warranties or representations, express or implied, as to whether information provided on or via this web site is accurate, complete or up-to-date. RBC Royal Bank controls and maintains this web site from Trinidad and Tobago and makes no representation that the information provided on or via this web site is appropriate or available for use in other locations. If you use this web site from other locations, you are responsible for compliance with applicable local laws.

RBC Royal Bank does not represent or warrant that this web site functions without error or interruption.

Use of this web site that may hinder the use of other Internet users, that can endanger/jeopardize the functioning of this web site and/or affect the information provided on or via this web site or the underlying software, is not permitted.

Third Party Information, Products and Services

Where RBC Royal Bank provides hypertext links to third party web sites, such links are not an endorsement by RBC Royal Bank of any products or services provided on or via such web sites. The use of such links is entirely at your own risk and RBC Royal Bank accepts no responsibility or liability for the content, use or availability of such web sites. RBC Royal Bank has not verified the truth, accuracy, reasonability, reliability and completeness of any content of such web sites. The listing of an organization on this site shall not be construed as an endorsement of its services or products.

Intellectual Property

RBC Royal Bank, or the relevant owner, retains all rights (including copyrights, trademarks, patents as well as any other intellectual property right) in relation to all information provided on or via this web site (including all texts, graphics and logos). You may copy the work for your own personal use but may not otherwise copy, download, publish, distribute or reproduce any of the information contained on this web site in any form without the prior written consent of RBC Royal Bank or the appropriate consent of the owner. An acknowledgement of the source must be included whenever RBC Royal Bank material is copied or published. The Marketing Department, located at 7-9 St. Claire Avenue, Port of Spain, Trinidad and Tobago, should be contacted for information on permitted use of information or licensing. Infringement of RBC Royal Bank rights will result in appropriate legal action.

Links to RBC Royal Bank Sites are not permitted and shall not be established and or maintained without the prior written consent of RBC Royal Bank.

Communication on line

RBC Royal Bank advises that internet security cannot be guaranteed. Communication over the world wide web is susceptible to interception, misuse and or modification by a third party.

Exclusion of liability

Neither RBC Royal Bank nor any of its agents or subcontractors shall be liable for any damages, losses and expenses, whether they be direct, indirect, special, incidental, consequential, punitive, or exemplary damages, including but not limited to financial losses, lost profits or breach of the brand image (even if RBC Royal Bank is advised of the possibility thereof) arising in any way from, including but not limited to, (i) any defects, viruses, or other malfunctions caused to any equipment and other software in connection with access or use of this web site, (ii) the information provided on or via this web site, (iii) the interception, modification or misuse of information transmitted to RBC Royal Bank or transmitted to you, (iv) the functioning or non-availability of this web site, (v) the misuse of this web site, (vi) losses consequent on security violation breaches (vii) the loss of data, (viii) downloading or use of any software made available by this web site, or (ix) claims of third parties in connection with the use of this web site or (x) the transmission of confidential or sensitive information or (xi) unauthorized reproduction or use of this Work whatsoever.

The exclusion of liability is also made for the benefit of directors and employees of RBC Royal Bank.

Applicable law

This web site and its Disclaimer shall be governed by and construed in accordance with

the laws of Trinidad and Tobago. All disputes arising out of or in connection with this Disclaimer shall be submitted to the exclusive jurisdiction of the courts of Trinidad and Tobago.

Amendments

RBC Royal Bank reserves the right to change the information provided on or via this web site, including the terms of this Disclaimer, at any time, upon the expiration of thirty days (30 days) notice of such a change(s). It is recommended that you review the information provided on or via this web site, including the terms of this Disclaimer, periodically for changes.