

ROYAL BANK OF CANADA DIGITAL APPLICATION TERMS AND CONDITIONS

The following Royal Bank of Canada Digital Application Terms and Conditions (the "**Terms**") apply to each application to open a personal deposit account ("**Application**") with the objective of participating in Digital Banking as defined in Part D below.

Before proceeding with this Application, you must read these Terms, along with the Account Disclosures, and select the applicable confirmation button(s) to confirm that you agree to them, and that you acknowledge and agree that they are legally binding contracts between you and us.

If you do not agree, please select the applicable cancel button. You will not be able to proceed with the Application unless you have read and agreed to the Terms and the Account Disclosures.

Depending on the channel you selected to complete your Application, we will send you a link to the Terms and Account Disclosures to your primary email address and/or to your Online Banking Message Centre, as outlined below:

Personal Deposit Account Open Channel	Delivery of Digital Application Terms and Conditions	Delivery of Account Disclosures and Related Documents
In person at a Branch	Online Banking Message Centre	Online Banking Message Centre
By telephone with a Branch Advisor		
By telephone with an RBC Advice Centre Advisor		
Downloading and using the RBC Mobile App as a new client		
Through RBC Online Banking		
Through the RBC Website at rbccroyalbank.com	Primary email address and/or Online Banking Message Centre	Primary email address and/or Online Banking Message Centre

In addition to the delivery method above, we may provide you with additional copies of the Terms and Account Disclosures using a different channel.

You can also find a copy of the most current version of these Terms and Account Disclosures under the "Legal" link in Online Banking and under the "Legal" link in the "More" menu within the RBC Mobile App.

You can also print or save these Terms now for future reference.

The Terms and the Account Disclosures will take effect on the date that you select the applicable confirmation button.

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PART A: TERMS FOR ELECTRONIC DISCLOSURE AND DOCUMENTS

I. If you are not already enrolled in Online Banking, then you agree that you will enroll in Online Banking. You agree that you will stay enrolled in Online Banking during the time that your Statement and Notification delivery option is electronic.

II. Consent to Electronic Availability of Account Disclosures

As you have chosen to open the account electronically, you consent to and we will provide you with the Account Disclosures in electronic form as outlined below.

1. Consent.

Personal Deposit Account Open Channel	Delivery of Digital Application Terms and Conditions	Delivery of Account Disclosures and Related Documents
In person at a Branch	Online Banking Message Centre	Online Banking Message Centre
By telephone with a Branch Advisor		
By telephone with an RBC Advice Centre Advisor		
Downloading and using the RBC Mobile App as a new client		
Through RBC Online Banking		
Through the RBC Website at rbcroyalbank.com	Primary email address and/or Online Banking Message Centre	Primary email address and/or Online Banking Message Centre

2. Availability. If you want to retain copies of your electronic “Disclosures and Agreements” and “Personal Accounts Interest Rates”, you can (i) print or save a copy of them now using the device on which they are presented to you, and/or (ii) as applicable, find a copy of them under the “Legal” link in Online Banking, or under the “Legal” link in the “More” menu within the RBC Mobile App. You can also visit your local branch to obtain a paper version of the Account Disclosures.

3. Technical Requirements: Some electronic devices may not be compatible with the way these Terms or the Account Disclosures are displayed. If you are experiencing any problems please contact us by visiting an RBC Royal Bank branch or by calling **1-800-769-2511**.

III. Consent to Receive Electronic Delivery of Statements and Notifications for your Personal Deposit Accounts

As you have chosen to open this account electronically, you consent to and we will provide you with Statements and Notifications in electronic form as outlined below. This consent applies to the account(s) that you open through the Application and all subsequent extensions, renewals and amendments related to such account(s).

1. Consent to Receive Electronic Delivery of Statements and Notifications. You consent to receive the following in electronic form in Online Banking:

- (a) Statements; and
- (b) Notifications.

2. Electronic Delivery Process. You acknowledge and agree that:

- (a) Through links in Digital Banking and links in messages sent to the Message Centre, you can access any electronic Statements and Notifications that are currently in your archive of Statements and Notifications.
- (b) Important information about your personal deposit account and certain Notifications may appear on the Statements themselves. All other Notifications will be sent through the Message Centre or through links in messages sent to the Message Centre.
- (c) Your consent to electronic Statements and Notifications takes effect immediately.
- (d) We will notify you when new electronic Statements and certain electronic Notifications are available by sending messages to the Message Centre or through links in messages sent to the Message Centre.
- (e) In addition to the notification in section 2(d) above and unless you configure your preferences accordingly in Online Banking otherwise, an email will also be sent to the primary email address you provide to us, advising you that your electronic Statement is available. If you prefer not to receive these email notifications, you can change your email preferences in Online Banking. If your preferences are configured to receive email notification, you acknowledge and agree that email may not be secure or reliable, and may not be received by you in a timely manner or at all. You must notify us of any change to your primary email address and any other email address that you provide to us.
- (f) You will access Online Banking on at least a monthly basis in order to review your electronic Statements and Notifications.
- (g) Any request you make to receive email notification by configuring your preferences accordingly in Online Banking does not in any way change your obligation to access Online Banking at least once a month to review your electronic Statements and Notifications.
- (h) We will not be responsible to you in any way for any damages or costs incurred by you as a result of your failure to: (i) receive an email notification, or (ii) review your Statements and Notifications as provided in these Terms and in accordance with the Account Disclosures.

3. Document Options. For most personal deposit accounts, you (the sole owner of a personal deposit account or any co-owner of a joint personal deposit account) can change your preference from electronic to paper Statements and/or Notifications for the account at any time by contacting any RBC Royal Bank branch or by calling **1-800-769-2511**. This change can also be made by clicking on the "Statements/Documents" link in Online Banking or on the "Statements" link under "Settings" in the "More" menu in Mobile Banking.

There are, however, certain personal deposit account types for which Statements and Notifications are ordinarily delivered exclusively electronically in the online and/or mobile channels, as described in the Account Disclosures. If you have selected such an account type, and would like a paper copy of a Statement or Notification pertaining to said account, you can contact us at **1-800-769-2511**. (Additional fees may apply, depending on your account type and the paper copy document you request.)

4. Contact Information. You will advise us of any changes to your contact information, including the contact information that you have provided in connection with Digital Banking.

5. Availability. During the time that your account has been designated to receive electronic Statements, your electronic Statements will be available for up to 7 years as long as your account remains open and you continue to be enrolled in Online Banking. Electronic Notifications pertaining to your account will be available in the Message Centre for up to 90 days from the date we first notify you in the Message Centre, unless deleted by you earlier. If you wish to retain copies of documents we send to you beyond the applicable periods described here, it is your responsibility to retain a copy of each document by printing or saving a copy while it is available to view in Online Banking or Mobile Banking (if applicable). We can provide you with a paper copy of any Statement that you have received electronically at our standard fee, if applicable.

6. Technical Requirements. All electronic Statements and certain electronic Notifications are presented as PDF files and require you to have PDF document viewing software (for example, Adobe® Reader®) installed on the device(s) from which you view them. We do not own or operate, and are not responsible for, any document viewing software. You are responsible for ensuring that any device(s) from which you may choose to access our Digital Banking channels to view electronic Statements and/or Notifications have software that allows you to view PDF documents.

7. Provision of Paper. We may provide you with Statements and Notifications in paper form if we deem it appropriate, or if we are unable to provide you with them electronically for any reason.

PART B: ESIGNATURE

You acknowledge that your eSignature is equally binding on you and has the same legal effect as your handwritten signature and you agree that you adopt the eSignature as your signature and signature card for the purposes of opening this account.

PART C: GENERALITIES

I. Changes to the Terms

We may change the Terms by providing you with notice, including by providing you with notice (i) in your Statements, (ii) in the Message Centre or elsewhere in Digital Banking, or (iii) sent to the primary email address, or (iv) to your mailing address last appearing on our records. If you access or have funds in the account being opened after the effective date of the change, it will mean that you have agreed and consented to the change.

II. Contact

We may contact you using the information you provide during the Application process, in Online Banking, in the RBC Mobile App or through the RBC Website.

III. Conflict

If there is any inconsistency between any of the Account Disclosures and these Terms, the Terms will prevail.

IV. Governing Law and Jurisdiction

The Terms will be exclusively governed by the laws of the Province or Territory in which you live. If you live outside of Canada, the Terms will be exclusively governed by the laws of the Province of Ontario. You and we agree that the courts of the Province or Territory specified above shall have exclusive jurisdiction over each of us for the determination of any matters arising out of the Terms.

V. Language

You and we have expressly requested that this agreement and all related documents, including notices, be drawn up in the English language. *Vous et nous avons expressément demandé que cette entente et tout document y afférent, y compris tout avis, soient rédigés en langue anglaise. (Quebec only/Québec seulement).*

PART D: DEFINITIONS

In these Terms:

"Account Disclosures" means the terms and conditions and disclosures as amended from time to time pertaining to your personal deposit account that is opened pursuant to this Application as they appear in the "[Disclosures and Agreements](#)" link and any applicable interest rates shown in the "[Personal Accounts Interest Rates](#)" link;

"Device" means a computer, telephone, cell phone, mobile device, wireless device or any other electronic device that you use to access Digital Banking or the Services.

"Digital Banking" means our Mobile Banking and Online Banking services;

"eSignature" means any electronic information unique to you, which you create or adopt to show your acceptance of the Terms. Examples of an electronic signature include an electronic representation of your handwritten signature, or clicking on an "I Accept" button, combined with relevant data such as current date and time, session identification number and your client number.

"Message Centre" means our online communication centre located in Online Banking where information may be securely communicated between you and us;

"Mobile Banking" means access to certain services, features, functionality, content and information through our websites that are specifically designed for mobile use or through the RBC Mobile App;

"Notifications" means notices that we are required by law to send you in writing, including changes to the Account Disclosures, increases in fees, information about any applicable rate of interest and the introduction of new fees applicable to your personal deposit account. If you are converted to or you switch to a new account, Notifications include the account disclosures, agreements and any interest rate applicable to the new account;

"Online Banking" means our online banking service;

"RBC Mobile App" means a program that you can download onto a mobile or wireless device in order to access Mobile Banking;

"RBC Website" means our website located online at <https://www.rbcroyalbank.com>;

"Statements" means monthly account statements related to your personal deposit account;

"we", "us" and "our" mean Royal Bank of Canada (the "Bank") or the Bank's deposit taking subsidiary that has opened your personal deposit account; and

"You" and "your" means the individual opening a personal deposit account pursuant to this Application.