



## RBC Royal Bank® Credit Card Digital Application Terms and Conditions

**IMPORTANT!** These RBC Royal Bank Credit Card Digital Application Terms and Conditions (“**Terms and Conditions**”) are part of this Application for an RBC Royal Bank credit card account (“**Credit Card Account**”) and an RBC Royal Bank credit card (“**Credit Card**”). To apply for a Credit Card, you must read the Terms and Conditions and confirm that you have read, you understand and you agree to them.

For future reference, you can download, print or save a copy of these Terms and Conditions now, or consult or obtain a copy through the “Credit Card Documentation” webpage on the RBC Royal Bank website at [rbc.com/carddocs](https://www.rbc.com/carddocs).

As part of the Application process, we must provide you with, and you must review and consent to, (i) the Application, (ii) the Privacy terms and conditions presented below and (iii) the information set out in the Information Box presented at the beginning of this Application (the “**Information Box**”).

To understand how Royal Bank of Canada collects, uses and shares your personal information, please see the Privacy section, entitled “**Privacy: Collection, Use and Disclosure of Personal Information**”.

By submitting your Application, it means that you agree to these Terms and Conditions, including the Privacy section, and acknowledge that you have received the Information Box. You further agree that all information provided as part of your Application is accurate and complete and, if you have requested an additional card for an Authorized User, you are authorized to provide us with their information.

**If you are a Quebec resident:** We must also provide you with the Insurance Product Summary detailing the coverage included with the Credit Card you are applying for. By continuing with this Application, you confirm that you had the opportunity to read and download such Insurance Product Summary presented at the beginning of this Application. For future reference, you can also consult or obtain a copy of the Insurance Product Summary from the “Credit Card Documentation” webpage on the RBC Royal Bank website at [rbc.com/carddocs](https://www.rbc.com/carddocs).

### In these Terms and Conditions:

“**You**” or “**your**” means the individual who is applying for the Credit Card Account and Credit Card, and who is reviewing and consenting to the Information Box electronically; and “**we**”, “**us**” or “**our**” means Royal Bank of Canada.

## I. Consent to Application, Credit Review, Annual Fees and Agreement

**Consent to Application:** You acknowledge and agree that you request us to open a Credit Card Account in your name, have a Credit Card issued to you (and to any Authorized User if you have named one in this Application), and you wish to have the Credit Card(s) reissued and replaced periodically. You certify that all information you have supplied to us in this Application is true and complete and agree, if requested, to provide us with additional information.

If you qualify for more than one Credit Card product, you acknowledge and agree that you will be given the choice of which Credit Card product you want to receive. If you only qualify for one Credit Card product, that Credit Card product will be deemed as your choice. You acknowledge and agree that some of the benefits and services that automatically come with these Credit Card products may differ.

**Consent to the Credit Review:** You understand and agree that we will conduct a credit review based on the information you have provided and information we have collected from other sources, including credit reporting agencies, as further described below in the section titled “**Collecting Your Personal Information**”.

**Consent to the Annual Fees:** By submitting this Application, you agree to the annual fees (if applicable) indicated in the Information Box if you are approved for the Credit Card.

**Consent to the RBC Royal Bank Credit Card Agreement (“**Agreement**”):** If you are approved for the Credit Card, we will send you the Agreement at the time that we issue your Credit Card(s). You are responsible for all use of the Credit Card(s) or the Credit Card Account by an Authorized User and understand that an Authorized User will have access to information about their transactions, the Credit Card Account’s credit limit and the amount of credit available to them on the Credit Card Account. You will ensure that each Authorized User receives a copy of the Agreement, any replacements of or amendments to the Agreement, as well as any notices we send you regarding the use of the Credit Card and the Credit Card Account. You also understand that it is your responsibility to ensure that the Authorized User(s) complies with the applicable terms and conditions of the Agreement.

The signature, activation or use of your Credit Card or your Credit Card Account by you or an Authorized User confirms that you have received and read the Agreement, and you agree to accept all of its terms.

All applicants must have reached the age of majority in their province/territory of residence.

## II. Agreement and Consent to Electronic Delivery of the Information Box

As you have chosen to apply for this Credit Card through electronic means, we have provided you with the Information Box in electronic format. The following Information Box consent will govern the electronic delivery of the Information Box. You must review this Information Box consent and confirm your acceptance of this electronic delivery.

1. **Availability of the Information Box.** The Information Box is presented to you electronically as part of this Application. If you want to retain a copy for future reference, you can download, print or save a copy when reviewing the Information Box.
2. **Information Box Options.** You confirm that you have read this Information Box consent and understand that you are giving your consent so that we may provide you with the Information Box in electronic format. You understand that it is your choice to have the Information Box provided electronically. If you do not consent to receiving this information electronically, you will not be able to use this digital Application process, but may apply for the Credit Card by calling us at 1-800 ROYAL® 1-2 (1-800-769-2512) or by visiting an RBC Royal Bank branch.

### III. How to Contact Us

You may contact us if you have any questions or complaints about RBC Royal Bank Digital Banking, our website or any technology requirements at 1-800-769-2555 or by visiting your local branch. For general inquiries about this Credit Card or Application, please call 1-800 ROYAL 1-2 (1-800-769-2512).

### IV. Language (For Quebec residents only) / *Langue (pour les résidents du Québec seulement)*

You acknowledge having expressly requested to be bound by the English version of these Terms and Conditions, after being remitted the French version. Therefore, you expressly agree that these Terms and Conditions, and all of their related documents, be drawn up exclusively in English. *Vous reconnaissez avoir expressément demandé à ce que ces conditions soient rédigées exclusivement en anglais, après avoir reçu leur version française. Par conséquent, vous consentez expressément à ce que les conditions et tous les documents qui s'y rattachent soient exclusivement rédigés en anglais.*

### V. Privacy: Collection, Use, and Disclosure of Personal Information

#### RESPECTING YOUR PRIVACY IS IMPORTANT TO US

Periodically, we send product and service information we feel would interest you. However, if you prefer not to receive such information, please let us know by calling 1-800-ROYAL® 1-2 (1-800-769-2512). It may take some time for your preferences to be updated.

#### Collecting Your Personal Information

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

- information establishing your identity (for example: name, address, phone number, date of birth, etc.) and your personal background;
- information about your transactions or other dealings with and through us;
- information you provide in an application for any of our products and services;
- information about your use of our products and services; and
- information about financial behaviour such as your payment history and credit worthiness.

We collect and confirm this information during the course of our relationship. We obtain this information from a variety of sources, including from you; from your use of our products and services; from service arrangements you make with or through us; from credit reporting agencies, other financial or lending institutions, or insurers; from registries; from fraud detection and prevention agencies, service providers, or regulatory or governmental bodies; 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 maintain up to date records;
- to manage our risks and operations, and detect and prevent fraud or suppress financial abuse;
- to better understand your financial situation;
- to determine your eligibility for products, services, programs and promotions;
- to manage and administer loyalty programs and promotions;
- 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 facilitate the operation of payment networks, including to process transactions and present Installment Plan payment options, and to resolve disputes;
- to help us better manage our business and your relationship with us;
- to create aggregated and anonymous information, statistics, and reports and to generate data insights, analysis, and predictive models; and
- as required or permitted by law.

We may also use this information as described in “Other Uses and Disclosures of Your Personal Information” below.

We may use automated processing to make decisions about you, including credit and loan adjudication, where applicable.

## Disclosing Your Personal Information

We make this information available to our employees, agents and service providers, who require access for the purposes described above. Our employees, agents and service providers are required to maintain the confidentiality of this information.

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

Your personal information may be transmitted through, stored, or processed in countries or provinces other than your home jurisdiction, in which case the information is bound by the laws of those jurisdictions and may be disclosed in accordance with those laws. We will take measures to protect your personal information with appropriate contract clauses or other applicable safeguards.

We may share this information with other organizations (such as other financial or lending institutions, or insurance companies), fraud detection and prevention agencies, service providers, or regulatory or governmental bodies to prevent, detect or suppress financial abuse, fraud or other criminal activity, protect our assets and interests, defend or settle claims, manage risks and resolve disputes.

We share this information with the operators and participants of payment networks to process payments and other transactions, manage risks, detect and prevent fraud, maintain up to date records, resolve disputes and administer loyalty programs, promotional activities or other activities related to your Credit Card or Credit Card Account.

We share your credit, financial and other related information with credit reporting agencies for the purposes of maintaining the accuracy and integrity of the credit reporting system. Credit reporting agencies may share this information with others.

We share this information with your consent or where required in order to facilitate the provision or administration of a product or service that you have requested.

We collect and share this information with RBC companies (i) to manage our risks and operations and those of RBC companies, (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 and Disclosures of Your Personal Information” below for the purpose of knowing and honouring your choices.

We share this information where permitted or required by law, such as 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, or to collect a debt owed to us. We may share this information in connection with the sale of all or part of our business or assets.

**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 and Disclosures of Your Personal Information

- We may use and disclose this information to promote our products and services, and promote products and services of RBC companies or third parties we select, which may be of interest to you. We may communicate with you through various channels 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 using the 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, 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 RBC companies and our business.

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.

You may choose not to have this information shared or used for these other purposes described above under “Other Uses and Disclosures of Your Personal Information” by contacting us as set out below. In this event: (i) you will not be refused credit or other services just for making this choice, (ii) we will respect your choices, and (iii) we will share your information with RBC companies for the purpose of knowing and honouring your choices.

## Installment Plan Program

If you are eligible for an Installment Plan, we will disclose your plan eligibility details and Credit Card identifier information (such as your Credit Card number) to our third party service provider(s) in order to allow you to pay in installments at the time of making your purchase at participating merchants in-store or online. You may choose not to have this information shared for this purpose by contacting us at 1-800 ROYAL® 1-2 (1-800-769-2512). However, Installment Plans remain a feature on your Credit Card, and you may still choose to set up a Plan after purchase if you are eligible.

## Co-Branded Credit Cards

If you are applying for a co-branded Credit Card and your application is approved, you acknowledge and consent to the following additional uses and disclosure of information about you. Information you give us in your application will be shared with the co-brand partner for enrolment in that co-brand partner's rewards/loyalty program and used so that an appropriate rewards/loyalty account with that co-brand partner can be opened in your name, if you do not already have one. We may transmit to that co-brand partner any updates we receive of any of that information. From time to time, we and the co-brand partner may also exchange information about you (which may include your name, email

address, mailing address, date of birth and Credit Card Account number) in order to provide you with the benefits, services, or partner rewards (such as points, miles or reward dollars) that you earn with your co-branded Credit Card and to provide you with information about those benefits, services or partner rewards.

#### **Co-branded WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite Credit Cards**

This subsection supplements the subsection titled “Co-Branded Credit Cards” above, and only applies to the WestJet RBC World Elite Mastercard, WestJet RBC Mastercard, moi RBC Visa, More Rewards RBC Visa and More Rewards RBC Visa Infinite credit cards (each, a “Co-Branded Credit Card”).

For the purposes of this subsection, WestJet, METRO Inc. and Pattison Food Group Ltd. (“PFG”) are each referred to herein as a “**Co-Branded Partner**”; the WestJet Rewards Program, METRO Inc.’s Moi Rewards program and PFG’s More Rewards program are each referred to herein as a “**Partner Rewards Program**”; partner rewards (such as points, miles or reward dollars) earned through a Partner Rewards Program are referred to herein as “**Partner Rewards**”; and “**you**” refers only to the primary cardholder who initially signed or submitted the application for the Co-Branded Credit Card, and whose name is on the Credit Card Account and the Partner Rewards Program account. If you are applying for a Co-Branded Credit Card and your application is approved, you acknowledge and consent to additional disclosure and uses of information by us and by the Co-Branded Partner, including:

- (i) disclosure by us to the applicable Co-Branded Partner of information about transactions made by all cardholders on the Credit Card Account – for example, information about the merchant, transaction amount, transaction date, and total purchases (“**Transactional Information**”). If there is more than one cardholder on the Credit Card Account, Transactional Information disclosed to the applicable Co-Branded Partner will not be linked to individual cardholders; and
- (ii) disclosure by the applicable Co-Branded Partner to us of information relating to your Partner Rewards Program activity – for example, information about redemptions, Partner Rewards balance, and use of other Partner Rewards Program benefits (“**Partner Rewards Program Information**”).

If your application is approved, and with your consent, we may also disclose to the applicable Co-Branded Partner additional personal information such as your age range, occupation and income range (“**Additional Personal Information**”).

The information disclosed by us to the applicable Co-Branded Partner will be used to administer the Co-Branded Credit Card program and the Partner Rewards Program; enable you to receive Partner Rewards; enhance the Co-Branded Credit Card program or Partner Rewards Program; provide Co-Branded Credit Card program offers to you; for internal reporting and analytics purposes; and for the purposes set out in these Terms and Conditions. The information disclosed by the applicable Co-Branded Partner to us will be used to enhance the Co-Branded Credit Card program and for internal reporting and analytics purposes.

You may choose not to have Transactional Information disclosed by us to the applicable Co-Branded Partner and used for the above purposes by contacting us at 1-800 ROYAL® 1-2 (1-800-769-2512). If you are a member of the WestJet Rewards Program, you may choose not to have your Partner Rewards Program Information disclosed by WestJet to us and used for the above purposes by contacting WestJet at [westjet.com/rbcshare](http://westjet.com/rbcshare) or 1-888-WESTJET (1-888-937-8538). For more details, visit [rbc.com/westjetshare](http://rbc.com/westjetshare). If you are a member of the Moi Rewards program and have questions about METRO Inc.’s sharing of your Partner Rewards Program Information with us, contact METRO Inc. at 1-866-638-0020. If you are a member of the More Rewards program and have questions about PFG’s sharing of your Partner Rewards Program Information with us, contact More Rewards at [Privacy@PattisonFoodGroup.com](mailto:Privacy@PattisonFoodGroup.com).

You can provide your consent for your Additional Personal Information to be disclosed by us to the applicable Co-Branded Partner and used for the above purpose by contacting us at 1-800 ROYAL® 1-2 (1-800-769-2512).

You can change your sharing preferences by contacting the applicable party, as set out above, at any time.

#### **Your Right to Access Your Personal Information**

You may obtain access to your personal 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 your personal information, to learn more about our use of automated processing, to ask questions about our privacy policies, or to request that your personal information not be used for any or all of the purposes outlined in “Other Uses and Disclosures of Your Personal Information”, or to ask that your social insurance number not be shared with a credit reporting agency as an identifier, you may do so now or at any time in the future by:

- contacting your branch; or
- calling us toll free at 1-800-769-2512.

#### **Our Privacy Notices**

All collection, use, and disclosure of your personal information will be in accordance with our Global Privacy Notice and, as applicable, our Digital Channel Privacy (available at [www.rbc.com/privacysecurity](http://www.rbc.com/privacysecurity)), which form part of these terms.



**Royal Bank**