

Where a refund of a retail sale is made by a merchant with a subsequent credit issued to the Account and a Cash Back Dividend voucher was already awarded by the Bank as a reward for that retail sale, the Customer and/or Cardholder hereby authorises and consents to the Bank recovering the value of the Cash Back Dividends issued for that Purchase.

The Bank shall have the right in its sole discretion at any time and from time to time to change without notice to the Customer and/or Cardholder the percentage used to calculate the reward. The Bank shall arrange for the redemption of such rewards electronically or otherwise for goods and/or services with a partner or partners.

The Bank reserves the right to apply minimum and/or maximum limits to the value of the reward the Customer and/or Cardholder can earn for any period specified by the Bank and to do so without prior notice to the Customer and/or Cardholder.

The Customer and/or Cardholder expressly acknowledge that neither the Bank, its parent, subsidiaries or affiliates shall be liable to the Customer and/or Cardholder or to any other person, in any manner whatsoever, in connection with redemption of Cash Back Dividend vouchers for goods and/or services, including but not limited to modification or termination of the Bank's agreement with the Cash Back Dividend redemption merchant for the said programme, inability to redeem or use dividend vouchers, or for any defect, service delivery failure, or loss or damage occasioned thereby, and Customer and/or Cardholder hereby releases, discharges and waives any claim against the Bank, its parent, subsidiaries or affiliates regarding any such defect, failure, loss or damage.

25. INTERNATIONAL / FOREIGN CURRENCY TRANSACTIONS: All Business Card transactions completed in a currency other than the currency of the Business Card will be converted and posted to the Statement in the currency of the Business Card. The International Provider will convert to U.S. dollars any international charge or credit made to the Account. The conversion will be pursuant to the specific International Provider's regulations in effect. The rate selected by the International Provider is determined from (i) a range of rates available from wholesale currency markets for the applicable central processing date and/or (ii) Government mandated rates in effect for the applicable central processing date. The International Provider may charge to the Bank, international service fees and currency conversion fees. Accordingly the Bank may add a percentage mark-up to the exchange rate and/or apply a related international service fee to the Account, as may be determined by the Bank from time to time. The Bank will not assume any risk associated with foreign currency exchange gains or losses from currency conversions, resulting from the Customer's and/or Cardholder's use of the Business Card.

The Bank also reserves the right to apply a fee to the Account, as may be determined by the Bank from time to time, for each Purchase or Cash Advance made outside of Trinidad and Tobago regardless of whether the Purchase or Cash Advance is made in a foreign currency or in Trinidad and Tobago dollars.

26. IMPERMISSIBLE TRANSACTIONS: The Business Card issued on the Account may only be used and directed by the Customer and/or Cardholder. The Customer and/or Cardholder agree not to use the Account and/or the Business Card in any manner, for any illegal, improper or unlawful purpose. The Customer and/or Cardholder acknowledges and agrees that the Bank reserves the right to prevent the Account and/or the Business Card from being used for certain types of transactions as determined by the Bank, including but not limited to, transactions connected to internet gambling.

27. RESTRAINT OR CLOSURE OF ACCOUNT: The Bank reserves the right to freeze or close the Account and/or discontinue the use of the Business Card at any time with or without notice to the Customer and/or Cardholder, as appropriate, if required by law; or if the Bank has reasonable grounds to believe that the Customer and/or Cardholder did or may commit fraud, use the Account and/or the Business Card for any unlawful or improper purpose or operate the Account and/or the Business Card in a manner that is not in keeping with the law; or if the Customer and/or Cardholder violates the terms and conditions of any agreement applicable to the Account or any Account related services or the Business Card. The Bank may also freeze or close the Account and/or discontinue the use of the Business Card if the Customer and/or Cardholder are victims of fraud or identity theft in order to prevent future losses.

28. ALTERATION OF BENEFITS: The Bank reserves the right without prior notice to the Customer to add, change or withdraw any of the benefits of the Business Card that are additional to the obtaining of advances by use of the Business Card.

29. SUCCESSION AND ASSIGNMENT: This Agreement contains the continuing consent and agreement of the Customer and/or Cardholder and shall extend to and be binding upon the parties hereto and their respective heirs, executors, administrators, successors and assigns as permitted herein

and shall enure to the benefit of the Bank and its successors and assigns. The Customer and/or Cardholder shall not be entitled to transfer or assign all or any of its rights, benefits or obligations under this Agreement without the prior written consent of the Bank (and/or any of its affiliates where necessary). The Bank may at any time without the prior approval or consent of the Customer and/or Cardholder transfer or assign all or any of its rights, benefits or obligations under this Agreement to any of its affiliates or any other person. The Bank may disclose to potential or actual transferees or assignees, confidential information regarding the Customer and/or Cardholder, (including any such information provided by the Customer and/or Cardholder to the Bank) and the Bank shall not be liable for any such disclosure.

30. COUNTERPARTS: This Agreement may be executed in any number of counterparts, each of which when executed and delivered will be deemed to be an original, and those counterparts together will constitute one and the same agreement.

31. GOVERNING LAW: This Agreement shall be governed by and construed in accordance with the laws of The Republic of Trinidad and Tobago.

RESOLUTION OF DIRECTORS REGARDING ADVANCES
(The authority given by this Resolution must be in accordance with the powers provided in the Articles of Incorporation.)

_____ LIMITED
At a meeting of the Board of Directors of the above-named company whose registered office is at _____

_____ held the
_____ day of _____, _____

IT WAS RESOLVED:

1. THAT application be made to the Bank for advances to this company from time to time as required by way of loan, overdraft in current account or otherwise.

2. THAT _____
be and is hereby authorized to arrange with the Bank for such advances to be made or continued from time to time and to sign any charges that may be required over the company's securities.

3. THAT the Bank be and hereby is requested to place such loans to the credit of the company on applications signed by _____

We hereby certify the above to be a true copy from the Minutes. Dated this
_____ day of _____, _____

Chairman:

Company Stamp

DECLARATION AND UNDERTAKING FROM SOLE OWNER

The Undersigned, doing business with the Bank under the name and style of _____

certifies that he/she is the sole owner of the said business and holds himself/herself responsible for all transactions entered into with the Bank under the said name and style whether by himself/herself or by persons acting under his/her authority.

The endorsement by means of the said trading name impressed by rubber stamp or otherwise on any instrument which may be deposited in the Bank to that credit of the account in the said trading name shall be binding on the undersigned as fully and effectually as if such endorsement were written by or with the authority of the undersigned.

These presents shall continue in full force, virtue and effect as between the undersigned and the Bank until written notice of the revocation or cancellation thereof shall have been given to the manager of the branch of the Bank at which the account of the undersigned is kept and receipt of such notice duly acknowledged in writing.

Dated at _____ the _____
day of _____, _____

Signature



The undersigned company, firm or individual (hereinafter called "the Customer") hereby requests RBC Royal Bank (Trinidad & Tobago) Limited (hereinafter called "the Bank") that an RBC Royal Bank™ Visa[®] Business credit card (hereinafter called "the Business Card") and as many Business Cards as required by the Customer, be issued to the Customer along with renewals or replacements thereof from time to time. Each such Business Card so issued shall bear a separate account number and shall incorporate the name of one of the Customer's representatives or the individual's name duly signed and properly designated on the Business Card Application Form or in writing from time to time by the duly authorized officers of the company, firm or the individual.

In this Agreement:

"Account" means an account in the name of the Customer maintained by the Bank in relation to the Business Card.

"Cardholder" means any person for whose use a Business Card is issued by the Bank at the request of the Customer and, where the context so admits, shall include the Customer.

"Cash Advance" means an advance of cash that is charged to the Account.

"Cheque" means a cheque drawn on the Account.

"Customer" includes an individual and any body corporate or non-corporate in whose name an Account is maintained and where the Customer consists of two or more persons, then that definition shall throughout mean all or any of them and the liability of such persons shall be joint and several.

"Debt" means all amounts charged to the Account, including any Purchase, Cash Advance, Cheque, interest, service fees and other charges.

"International Provider" means Visa Incorporated.

"Purchase" means a Purchase of goods or services (or both) that is charged to the Account.

In this Agreement, unless the context otherwise requires, words denoting the singular shall include the plural and vice versa and words denoting any one gender shall include all genders.

Any one or more of the following acts or actions means that the Customer has read and understands, and that each Cardholder has read and understands, the terms and conditions of this Agreement, and shall constitute the Customer's agreement, as well as the agreement of each Cardholder, to be fully bound by the terms and conditions of this Agreement:

- (i) The acceptance by the Customer or any Cardholder of a Business Card;
- (ii) The use of any Business Card or Account by the Customer or any Cardholder; or
- (iii) The accessing of any Business Card or Account by the Customer or any Cardholder.

Customers and/or Cardholders use of the Business Card and Cheques shall be governed by this Agreement and Customer and Cardholder agree with the Bank as follows:

1. USE OF BUSINESS CARDS AND CHEQUES: Until the expiry date on a Business Card, Customer and/or Cardholder may use the Business Card and Cheques to obtain advances from the Bank through the Purchase of goods or services or a Cash Advance and for any other purpose which the Bank may permit from time to time. The Business Card may not be used after its expiry date. Whenever the Business Card is used to make a Purchase or obtain services Cardholder shall sign a sales draft or Cash Advance draft, but if this is not done, Customer and/or Cardholder will nevertheless remain liable for all amounts charged to the Account.

2. CREDIT LIMIT: The credit limit will be indicated on a separate disclosure and/or on the Customer's monthly statement (the "Statement"). Subject to any applicable law and at the Bank's discretion, the Bank may increase, reduce or cancel the Customer's credit limit without giving notice to the Customer and/or the Cardholder.

RBC Royal Bank (Trinidad & Tobago) Limited

Business Credit Card cardholder agreement

Form 8006-780 (09/2012)

Customer agrees that the outstanding balance on the Account will not exceed the credit limit and will ensure that each Cardholder observes said credit limit. However, the Bank may, but is not required to, temporarily authorise charges that exceed the Customer's credit limit, without giving notice to the Customer. The Customer must immediately pay any amount over the credit limit, along with any applicable penalty fees.

3. LIABILITY FOR DEBT: Customer is liable to the Bank for all Debt, including such incurred by any person authorised by the Customer or by any of its designated representatives and that which exceeds the credit limit, as well as Debt arising from any loss incurred by the Bank through the use of the Business Card. In the case of a joint Account, the liability of the Customer shall be joint and several.

Each Cardholder is individually liable for the payment of, and will pay on the Bank's demand all Debt which may be owing from time to time from or on account of any and all use by a Cardholder, or anyone who has actual, implied or apparent authority, of any Business Card or Account which is not authorized under this Agreement (i.e., a use not primarily for or incidental to the Customer's business). The liability of the Cardholder is in addition to and not in lieu of the Customer's primary liability which shall continue for any and all uses as provided in this Agreement.

4. PAYMENT OPTION: The Debt will be paid by the payment due date appearing on the Statement issued in the name of the Customer in such manner as notified by the Bank from time to time, except that any Debt exceeding the credit limit will be paid immediately.

5. INTEREST: Customer shall pay interest to the Bank on the Debt, to the annual percentage rate notified to Customer from time to time as follows:

a. Cash Advances and Cheques: Interest is charged on a Cash Advance from and including the day it is obtained and on the amount of a Cheque from and including the day it is charged to the Account.

b. Other Debt: Interest is charged on all Debt, other than a Cash Advance and Cheque, from and including the day it is charged to the Account, except that interest is not charged on Debt, other than a Cash Advance and Cheque, which appears on a Statement for the first time if (i) all Debt shown on the Statement is paid in full by the Statement's payment due date and (ii) no Debt on the Statement also appeared on the previous Statement. If Customer pays less than the full amount to the Bank, Customer is requesting the Bank to extend credit for which interest will be charged from the day the Debt is charged to the Account until all amounts outstanding are paid in full.

c. Interest Rate: Interest is charged at the annual rate determined by the Bank. The Bank may vary the rate of interest from time to time. Interest accrues daily and is calculated by multiplying the outstanding interest-bearing Debt on any day by the effective annual rate of interest and dividing by the number of days in the year.

6. APPLICATION OF PAYMENTS: Payments to reduce Debt shall be applied by the Bank in the following order: interest charges; service fees and other charges; billed Cash Advances and Cheques; billed Purchases; unbilled Cash Advances and Cheques; and unbilled Purchases. Payments made via cash at any branch of the Bank should be updated by the next day. The relevant Cheque holds will also be placed on the Account; therefore funds deposited will be unavailable until the Cheques are cleared. Payments made via the Bank's Automated Teller Machine (the "ATM") are credited within three (3) working days. In instances where NetBank and Tellerphone services are available, payments made via the Bank's internet banking system, NetBank, before 6pm on normal business days are credited on the following day; all other payments are credited within two (2) business days. Payments made via the Bank's telephone banking system, Tellerphone, are credited immediately. The Bank may in its sole discretion at any time modify its payment processing periods without prior notice to the Customer.

7. FEES AND OTHER CHARGES: Customer will pay the Bank such fees and charges as the Bank may determine. The Bank may in its sole discretion at any time and from time to time vary its fees and charges without notice to the Customer.

8. AUTOMATED TELLER MACHINE (ATM): Cardholder may use the Business Card together with such Cardholder's Personal Identification Number (the "PIN") to execute a transaction at any of the Bank's ATMs and any machines or terminals designated by the International Provider from time to time. Where the Business Card is used to access accounts other than the Account through the ATM, Customer and/or Cardholder shall also be bound by all agreements, terms and conditions applicable to those services.

Cardholder shall commit the PIN to memory. Immediately thereafter, it is recommended that any written record of the PIN be destroyed. Until that is done, Cardholder shall keep any written record of the PIN separate from the Business Card at all times and shall not disclose the PIN to anyone as access to both the Business Card and PIN will facilitate unauthorised access to the Account for which the Customer and/or the Cardholder will be liable.

9. STATEMENTS: In the event that the Customer and/or the Cardholder does not receive a Statement within 10 calendar days after the end of a billing period, then the Customer and/or the Cardholder must immediately advise the Bank and arrange to take delivery of a copy of that Statement. The Bank may in its sole discretion at any time and from time to time vary the billing period for the Account without notice to the Customer and/or the Cardholder.

10. PURCHASE AND CASH ADVANCE MADE WITHOUT A BUSINESS CARD: If the Cardholder or anyone authorised to use the Business Card signs a sales or Cash Advance draft, or gives the Business Card number, to make a Purchase or obtain a Cash Advance without presenting the Business Card, the legal effect shall be the same as if the Business Card were used by the Cardholder and a sales or Cash Advance draft was signed by Cardholder.

11. OWNERSHIP OR CANCELLATION OF BUSINESS CARD: The Business Card, Cheques and any other credit instrument or device related to the Business Card that the Bank supplies are not transferable and remain the property of the Bank at all times. Any Business Card, including additional cards issued in accordance with Section 18, may be cancelled and its privileges revoked at any time by the Bank or its agent without prior notice to the Customer and/or Cardholder, without in any case affecting the Customer's and/or Cardholder's obligations to the Bank which shall continue in force. Customer and/or Cardholder shall not use a Business Card which has been cancelled and the Business Card shall be surrendered upon demand to the Bank or its agent. Customer shall be liable for any expense incurred by the Bank in reclaiming a cancelled Business Card. The Bank shall have the right in its sole discretion at any time to also request Customer and/or Cardholder to destroy the Business Card and/or Cheques by cutting any of them in half and mailing it to the Bank or otherwise dispose of it as the Bank may direct. In addition to any of its other powers, the Bank may cancel any Business Card issued to a Cardholder, or to any other person in accordance with Section 18, at any time upon the written request of the Customer.

12. ENTIRE BALANCE DUE: Notwithstanding anything to the contrary set out elsewhere in this Agreement, the Bank shall have the right in its sole discretion at any time and from time to time to demand immediate payment of all monies due to it by Customer and/or Cardholder under the terms of this Agreement. The Bank reserves the right to set off any Debt against any account (s) of Customer and/or Cardholder with the Bank.

13. TERMINATION OR AMENDMENT OF AGREEMENT: The Bank may terminate this Agreement at any time without notice and demand immediate payment of Debt, and may vary this Agreement in its sole discretion at any time and from time to time, whether or not a similar amendment is made to the Agreement and/or condition(s) with any other Customer(s). In all cases Customer shall remain liable for all Debt until such time as all amounts of whatever nature due to the Bank under this Agreement (including, but not limited to, interest and other charges) have been paid in full. An amendment may apply both to existing Debt and to Debt arising after the amendment is made. Notice of additional or amended terms and conditions may be given to the Customer and/or Cardholder through notice in the Bank's branches, and may also be given through, but not limited to, notices in the Statements, ATM screens or on the Bank's public internet sites. The Customer's and/or Cardholder's continued use of the Business Card and/or maintenance of one or more accounts including the Account, or any of the Bank's services as provided for in this Agreement or maintenance of any Debt after the date of any such amendment shall constitute for all purposes the Customer's and/or Cardholder's acceptance of such amendment.

The Customer may terminate this Agreement by written notice to the Bank, but such termination shall only be effective when all Business Cards issued on the Account are returned to the Bank.

14. RESPONSIBILITY FOR SERVICE: The Bank shall not be responsible for goods or services acquired through use of the Business Card and shall not be liable if the Business Card is not honoured or a Cheque is not accepted, or the Account cannot otherwise be used at any time, or the Bank is unable to perform its obligations due directly or indirectly to the failure of any machine, data processing system or transmission link or to any cause outside the control of the Bank, its agents, servants or sub-contractors or the

International Provider. All claims, including any right of set-off by Customer and/or Cardholder, and any dispute regarding any sales draft or credit voucher, or any transaction involving a Business Card or Cheque or other use of the Account, shall be settled directly between the merchant and Customer and/or Cardholder and shall have no effect on the Debt. In the case of such disputes, the Bank shall remain fully indemnified by Customer and/or Cardholder in respect of any and all claims arising therefrom whether by the merchant or any third party. Any refund made by means of a credit issued by a merchant will be applied to the Account upon its receipt by the Bank from the merchant. Until a credit voucher is received by the Bank, the Debt is payable to the Bank in accordance with the provisions of this Agreement, and no claim by Customer and/or Cardholder against the merchant may be the subject of set-off or counter claim against the Bank. The Bank shall not be liable for any accident, act of aggression, theft, loss or damage the Customer and/or Cardholder may suffer while using the Business Card at any ATM or other similar service whether on the Bank's premises or otherwise.

15. VALIDITY OF BUSINESS CARD: The Business Card is issued for international use and may be used both internationally and within The Republic of Trinidad and Tobago. Customer and/or Cardholder agrees to keep the Bank indemnified against all actions, proceedings, liability, claims, damages, losses, costs and expenses arising out of breach of any provision of this Agreement.

16. ERRORS IN STATEMENT; COPIES OF DOCUMENTS: If the Customer and/or Cardholder do not notify the Bank in writing within 15 days after the date of a Statement of any error or omission, the Statement will be conclusively settled to be complete and correct, except for any amount improperly credited to the Account. A microfilm, document imaging file or other copy of a sales draft, Cash Advance draft, cheque or other document, in electronic or other form, relating to a transaction involving a Business Card or a Cheque or other use of the Account will be sufficient to establish liability.

17. BUSINESS CARD LOSS OR THEFT OR UNAUTHORIZED USE OF BUSINESS CARD: Customer and/or Cardholder agrees to immediately notify the Bank if any Business Card is lost or stolen or is used without Customer's and/or Cardholder's authority, or if the PIN is disclosed in breach of the terms of this Agreement. Until notification of the loss, theft or unauthorised use of such Business Card or disclosure of the PIN has been received in writing by the Bank, Customer and/or Cardholder shall be liable for all Debt incurred through use of the Business Card, and of the PIN where applicable. If this notification is given orally, it shall not take effect unless and until it is confirmed in writing immediately thereafter.

The Customer and/or Cardholder will provide the Bank with all information at his disposal relative to the loss, theft or unauthorised use of the Business Card and/or PIN, and take such action as required by the Bank to assist with the recovery of the Business Card. The Bank in its discretion may provide the Police or other relevant authority with such information as it considers necessary whether relative to the Account or otherwise. The Bank in its discretion may also provide to insurers and/or agents acting on behalf of the Bank and/or the International Provider and/or its insurers, such information as may be necessary for the processing of insurance claims arising from the unauthorised use of the Business Card howsoever affected. Where a Business Card is reported lost, stolen or misused, the Business Card may not subsequently be used, and must be returned immediately to the Bank.

18. ADDITIONAL BUSINESS CARDS: The Bank may in its sole discretion and on the written request of the Customer issue additional Business Cards to such persons as named by the Customer on the express understanding that the Customer shall be liable for all Debt incurred through use of such Business Cards as though the Customer had used them.

19. OTHER USERS: Notwithstanding any other provision hereunder, the Customer and/or the Cardholder shall be liable for all Debt resulting from the use of the Business Card by any other person using the Business Card with the express or implied consent of the Customer and/or the Cardholder.

20. COLLECTION AND USE OF INFORMATION:

Collecting your information

The Bank may from time to time collect financial and other information about the Customer and/or Cardholder such as:

- information establishing the Customer and/or Cardholder's identity (for example, name, address, telephone number, date of birth, etc.) and the Customer and/or Cardholder's personal background;
- information related to transactions arising from the Customer and/or Cardholder's relationship with and through the Bank, and from other financial institutions;
- information the Customer and/or Cardholder provides on an application for any of the Bank's products and services;
- information for the provision of products and services; and
- information about financial behaviour such as the Customer and/or Cardholder's payment history and credit worthiness.

The Bank may collect and confirm this information during the course of its relationship with the Customer and/or Cardholder. The Bank may obtain this information from a variety of sources, including from the Customer and/or Cardholder, from service arrangements the Customer and/or Cardholder makes with or through the Bank, from credit reporting agencies and financial institutions, from registries, from references the Customer and/or Cardholder provides to the Bank and from other sources, as is necessary for the provision of the Bank's products and services.

The Customer and/or Cardholder acknowledges receipt of notice that from time to time reports about the Customer and/or Cardholder may be obtained by the Bank from credit reporting agencies.

Using your information

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

- to verify the Customer and/or Cardholder's identity and investigate the Customer and/or Cardholder's personal background;
- to open and operate the Customer and/or Cardholder account(s) including the Account and provide the Customer and/or Cardholder with products and services the Customer and/or Cardholder may request;
- to better understand the Customer and/or Cardholder's financial situation;
- to determine the Customer and/or Cardholder's eligibility for products and services the Bank offers;
- to help the Bank better understand the current and future needs of its clients;
- to communicate to the Customer and/or Cardholder any benefit, feature and other information about products and services the Customer and/or Cardholder has with the Bank;
- to help the Bank better manage its business and the Customer and/or Cardholder's relationship with the Bank;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, the Bank may:

- make this information available to its employees, its agents and service providers, (including those persons and entities providing services under and in connection with the RBC Rewards program described in this Agreement, such persons and entities being referred to herein as "RBC Rewards Service Providers") wherever located, 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.

The service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

Upon the Customer and/or Cardholder's request, the Bank may give this information to other persons.

The Bank may also use this information and share it with Royal Bank of Canada ("RBC") companies (i) to manage its risks and operations and those of RBC companies, (ii) to comply with valid requests for information about the Customer and/or Cardholder from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know the Customer and/or Cardholder's choices under "Other uses of your information" for the sole purpose of honouring the Customer and/or Cardholder's choices.

The Customer and/or the Cardholder acknowledges (i) that each RBC company and RBC Rewards Service Provider is bound by the laws of the jurisdiction in which it is located and of the jurisdiction(s) in which it conducts business, and accordingly (ii) that information received by an RBC company and an RBC Rewards Service Provider is necessarily subject to disclosure in accordance with the laws of such jurisdiction(s).

If the Bank has the Customer and/or Cardholder's relevant tax number, the Bank may use it for tax related purposes if the Customer and/or Cardholder holds a product generating income and share it with the appropriate government agencies, and the Bank may also share it with credit reporting agencies as an aid to identify the Customer and/or Cardholder.

Other uses of your information

- The Bank may use this information to promote its products and services, and promote products and services of third parties it selects, which may be of interest to the Customer and/or Cardholder. The Bank may communicate with the Customer and/or Cardholder through various channels, including telephone, or email, using the contact information the Customer and/or Cardholder has provided.
- The Bank may also, where not prohibited by law, share this information with RBC companies for the purpose of referring the Customer

and/or Cardholder to them or promoting to the Customer and/or Cardholder products and services which may be of interest to the Customer and/or Cardholder. The Bank and RBC companies may communicate with the Customer and/or Cardholder through various channels, including telephone, or email, using the contact information the Customer and/or Cardholder has provided. The Customer and/or Cardholder acknowledge that as a result of such sharing the Customer and/or Cardholder may advise us of those products or services provided.

- If the Customer and/or Cardholder also deals with RBC companies, the Bank may, where not prohibited by law, consolidate this information with information they have about the Customer and/or Cardholder to allow the Bank and any of them to manage the Customer and/or Cardholder's relationship with RBC companies and the Bank's business.

The Customer and/or Cardholder understand that the Bank and RBC companies are separate, affiliated corporations. RBC companies include the Bank's parent companies, affiliates and subsidiaries wherever located, 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.

Your right to access your information

The Customer and/or Cardholder may obtain access to the information the Bank holds about the Customer and/or Cardholder 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 the Bank's privacy policies the Customer and/or Cardholder may do so now or at any time in the future by contacting the Customer and/or Cardholder's branch. Our privacy policies

The Customer and/or Cardholder may obtain more information about the Bank's privacy policies by calling the Bank or by visiting the Bank's web site at www.rbc.com/privacysecurity.

21. COLLECTION OF OUTSTANDING AMOUNTS DUE: For the purpose of collecting any sums for which Customer and/or Cardholder is indebted to the Bank on the Account, Customer and/or Cardholder hereby authorises the Bank to seek the assistance of third parties including but not limited to debt collectors and to disclose to such parties information on the Account.

22. COSTS OF DEBT COLLECTION: In the event that the Bank hires an attorney-at-law or debt collection agency to collect any debt for which the Customer and/or Cardholder is liable to the Bank under this Agreement (the "Customer's debt"), the Customer and/or Cardholder will be liable for all the costs incurred by the Bank as a result of such hiring, subject to a percentage limit of the Customer's debt which is the subject of the collection, such percentage limit to be decided by the Bank.

This liability for costs is in addition to and without prejudice to any order for costs made against the Customer and/or Cardholder in favour of the Bank by a court of competent jurisdiction in respect of a suit or action brought in such a court to recover the Customer's debt.

23. SIGNING OF BUSINESS CARD: Immediately on receipt of the Business Card, the Cardholder shall affix his signature on the signature panel provided at the back of the Business Card for that purpose. Customer and/or Cardholder agrees to keep the Bank indemnified against all losses, costs and expenses arising out of any unauthorised use of the Business Card which has been facilitated by the failure of the Cardholder to affix his signature to the Business Card.

24. IMPORTANT INFORMATION ON REWARDS:

RBC REWARDS: Some Business Cards allow the Customer to earn RBC Rewards points which can be redeemed for gift cards, travel and other rewards. If the Customer has this type of Business Card, the RBC Rewards Terms and Conditions set out the terms of the Customer's participation in RBC Rewards program. They are available for the Customer's review at rbcrewards.caribbean.com and are subject to change without notice to the Customer.

CASHBACK DIVIDEND PROGRAMME: In instances where applicable, the Bank shall issue rewards to the Customer and/or Cardholder at the end of each billing period, based on a percentage of the net retail sales transactions posted to the Account. Retail sales transactions shall not include Cash Advances or any service or activity charges which maybe applied to the Account. Additionally, payments of Business Card balances, membership fees, disputed transactions, fraudulent transactions, balance transfers or wire transfers do not qualify as transactions for which rewards can be earned. The Bank in its discretion shall determine if particular transactions can qualify to earn rewards and any such determination by the Bank shall be final and conclusive.