

## Avion Rewards and More Rewards Linked Loyalty Program Terms and Conditions

To understand how Royal Bank of Canada® (“RBC”) and Pattison Food Group Ltd.‡ (“PFG”) collect, use and share your personal information when you link your eligible RBC Card to a More Rewards card (“Linked Loyalty Program”), under the More Rewards program (“More Rewards”) and if you are an Avion Rewards member, under the Avion Rewards program, see the Collection and Use of Personal Information section.

**NOTE: Any reference to Avion Rewards (points or program) is applicable exclusively to Avion Rewards members and does not include WestJet or British Airways cardholders.**

### ACCEPTANCE OF TERMS

1. **Acknowledgement and acceptance:** : These Terms (referred to hereafter as the Terms) set out the terms and conditions of the Linked Loyalty Program that allow you to earn additional More Reward points on eligible purchases when you pay with an RBC Card which is linked to your More Rewards card. By linking your RBC Card to a More Rewards card, you acknowledge that you have received, read, understood, and agree to all the Terms. The Terms take effect at the time you click the “I Agree” button, in the Province or Territory in which you live.
2. **Terms applicable to all participating RBC clients:** The Terms apply to all participating RBC clients, including any affected authorized users, secondary business cardholders, or employee cardholders. It is the responsibility of a participating RBC client who links an RBC Card to a More Rewards card to ensure that any affected authorized user, secondary business cardholder, employee cardholder, or More Rewards card owner receives a copy of the Terms as well as any notices which affect the use of the Linked Loyalty Program.
3. **Most current terms:** Notwithstanding any other section of the Terms, the posting of the current version of the Terms at <https://linkedloyalty.avionrewards.com/more/linked-loyalty-terms-en.pdf> is deemed to give you notice of the Terms, where required or permitted to be given hereunder. The Terms replace all prior terms and conditions with respect to the Linked Loyalty Program. We reserve the right to change the Terms and we will notify you as required by law. (See Section 10 for information on changes)
4. **Terms are in addition to existing agreements:** The Terms apply to the Linked Loyalty Program and are in addition to the terms and conditions of any RBC Agreements as well as the More Rewards Program Terms and Conditions. If there is a conflict between (i) the Terms and (ii) the RBC Agreements or the More Rewards Program Terms and Conditions, the Terms will prevail to the extent necessary to resolve the conflict in relation to the Linked Loyalty Program.

### LINK YOUR RBC CARD TO A MORE REWARDS CARD

5. **RBC Mobile app or RBC Online Banking required:** You must be enrolled in the RBC Mobile app, RBC Royal Bank Online Banking or RBC Royal Bank Online Banking for Business to link your RBC Card to a More Rewards card and to participate in the Linked Loyalty Program. Business owners are unable to link through RBC Express.

6. **Liability for linking correct More Rewards card:** You are responsible for ensuring that the membership enrolment and registration process for your More Rewards card is completed. You are responsible for entering the More Rewards card number and AC# when linking your RBC Cards. Neither Royal Bank, nor PFG, will be responsible for any linking error on your part.
7. **No additional cost:** Except for (i) the fees, taxes and other charges provided for in your RBC Agreements; and (ii) the purchases you make using your RBC Card. When you link there is no additional cost.

## LINKED LOYALTY PROGRAM

8. **More Rewards points:** Each time you scan your More Rewards card and use your Linked RBC Card to pay for qualifying purchases at any locations, establishments, and websites of Participating PFG Locations (in accordance with the [More Rewards Terms and Conditions](#) ), you will earn 1 extra More Rewards point for every \$1 spent (2X the base earn More Rewards points). More Rewards points may not be issued on the purchase of the following items/services: Post Office, cigarettes, tobacco, vaping products, or alcohol (where sold), lottery tickets, gift cards, transit passes, delivery charges (where applicable), insurance, gift with purchases, charitable donations, the Points redemption portion of a transaction, pharmacy services and products, and any other items specified as exclusions from time to time or where prohibited by law. Points will not be issued on the purchase or redemption of gift cards. PFG reserves the right to add or delete items eligible for Points issuance from Partners at any time. More Rewards points you collect upon making a purchase cannot be redeemed for that purchase and can only be redeemed for a subsequent eligible purchase after the points have been processed and issued to the More Rewards card. The Linked Loyalty Program benefits will not be earned on purchases made using a Linked RBC Card at any other retailer.
9. **Future offers:** Royal Bank and PFG may make available additional or different offers as part of the Linked Loyalty Program from time to time. Such offers may be subject to additional terms and conditions which will be made available in connection with any such offer.

**Changes to the Linked Loyalty Program:** The Linked Loyalty Program may be changed, cancelled or withdrawn at any time without notice to you, unless notification is required by law.

10. **Cancellation:** Either Royal Bank or PFG may, at its discretion, unlink your RBC Card from your More Rewards card, including if you are or become ineligible for the Linked Loyalty Program or when either of us suspects fraudulent activity.
11. **System errors:** PFG reserves the right to make any adjustments and correct any errors pertaining to your More Rewards points, at any time and for any reason, including if points have been erroneously earned or credited to your More Rewards card, or earned at an incorrect, higher earn rate. If you do not receive the More Rewards points in accordance with an offer you participated in, notify PFG or Royal Bank, as applicable, at the contact details listed. If you do not notify us of such error or omission within one hundred and twenty (120) days from the date of the transaction, the More Rewards points

won't be credited to you and Royal Bank and PFG will be released from all claims that may be asserted by you in respect of such error or omission.

12. **Immediate / Real-Time Linking of Cards:** Your RBC Cards will be linked to your More Rewards Card immediately once you click the "I Agree" button. If you do not begin receiving the offer after that point, notify us at the contact details listed below. We will not be liable for any offers for which you may have been eligible before you notified Royal Bank or PFG as applicable. Your earned linked loyalty points will be reflected in your More Rewards account up to 72 hours after your transaction.

## GENERAL

13. **You must link all eligible RBC Cards:** When you participate in the Linked Loyalty Program as a Personal or Business Client, your RBC Debit Card and all your eligible credit cards will be linked to the same More Rewards card. Any new RBC Cards that you subsequently obtain will be automatically linked to the same More Rewards card.
14. **Avion Rewards Program and the More Rewards Program are independent:** Royal Bank and PFG will continue to independently operate the Avion Rewards Program and the More Rewards Program respectively.
15. **PFG is not an agent of Royal Bank:** PFG does not act on behalf of Royal Bank. PFG is solely responsible for (i) the services and benefits offered through the More Rewards Program; (ii) the administration of such program, including how you can earn and redeem More Rewards points; and (iii) the More Rewards Program Terms and Conditions.
16. **Royal Bank is not an agent of PFG:** Royal Bank does not act on behalf of PFG. Royal Bank is solely responsible for (i) the services and benefits offered through the Avion Rewards program; (ii) the administration of such program, including how you can earn and redeem Avion points; and (iii) the RBC Agreements.
17. **Contacting Royal Bank or PFG:** You may contact Royal Bank with questions about the linking process or linked cards at any time by calling our Advice Centre at 1-800 ROYAL 1-1 (1-800-769-2511). If you have any questions related to the More Rewards Program, including about your points or account, contact More Rewards customer service at 1-800-242-9229. Royal Bank or PFG may contact you using the information on record for you.
18. **Use of Avion Points:** Avion points cannot be used toward redemptions at any locations, establishments, or web sites participating in the More Rewards Program as part of the Linked Loyalty Program.
19. **Use of More Rewards Points:** More Rewards points cannot be used as a credit against an outstanding balance on a Deposit Account, Business Credit Card account, or Personal Credit Card account.

## COLLECTION AND USE OF PERSONAL INFORMATION

20. **Privacy:** When you link your eligible RBC Card to your More Rewards card, Royal Bank and PFG, and their respective employees, agents, and service providers, collect, use, and share your personal information, which may include your More Rewards card

number and your More Rewards account status, along with a unique identifier to represent the linking relationship between RBC and PFG for the purposes of the administration of the Linked Loyalty Program and the provision of the benefits, services, and rewards that you earn with the Linked Loyalty Program. Personal information may include information about the first 6 digits of your RBC Card number, the last 4 digits of your RBC Card number, your More Rewards Card number, your More Rewards email address, and your More Rewards account status.

21. Royal Bank may collect, store, and share your personal information with PFG for your enrolment and registration in the More Rewards loyalty program or to open a More Rewards Card, if you do not already have one. Personal information may include your email, postal code, date of birth, your preferred language of communication, your More Rewards card number, and your acceptance of the [PFG Privacy Policy](#) and the [More Rewards Terms and Conditions](#). Royal Bank and PFG may communicate with you about your participation in, or promote and provide information about the benefits, services and rewards of, the Linked Loyalty Program.

If you are a member of the Avion Rewards Program, your data will also be used in accordance with the [Avion Rewards Terms and Conditions](#).

22. **More Rewards card holder may see transaction information:** When your RBC Card is linked to a More Rewards card, the owner of the More Rewards card will be able to see certain transaction information when the card is used, such as the date, purchase amount, More Rewards points earned, and location of purchases made at PFG group locations and other participating locations.
23. **Other uses of your personal information:** Royal Bank and PFG may communicate with you about your use of, or to promote and provide information about the benefits, services, and rewards of the Linked Loyalty Program.

Your personal information may be transmitted through, stored, or processed in countries, states, 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.

24. **Parental consent:** Where an RBC Client is younger than 14 (“minor”), you represent that you have parental authority or are the minor’s tutor (Quebec) or guardian, and you consent to the collection, use, and disclosure of the minor’s personal information as detailed in section 21.
25. **Your right to access your personal information:** You may obtain access to the information RBC holds 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 learn more about RBC's use of automated processing, to ask questions about our privacy policies or to request that the information not be used for any or all 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 Royal Bank Branch; or
- calling Royal Bank toll-free at 1-800-769-2511.

**26. Our privacy notices:** All collection, use, and disclosure of your personal information will be in accordance with our [Global Privacy Notice](#) which form part of these terms.

For PFG: You may access and rectify your personal information by contacting More Rewards customer service at 1-800-242-9229. You may also withdraw your consent to the use of your personal information by unsubscribing from the More Rewards Program at <https://www.morerewards.ca/>. You can learn more about your rights and read the full text of [PFG's Privacy Policy](#).

**Langue/ Language (Pour les résidents du Québec seulement / For Quebec residents only):** Vous reconnaissez qu'au moment où vous avez lié votre carte RBC à votre carte More Rewards, vous avez expressément demandé à être lié par la version anglaise de ces termes et conditions, après avoir reçu leur version française. Par conséquent, vous consentez expressément à ce que les termes et conditions et tous les documents qui s'y rattachent soient exclusivement rédigés en anglais.

*You acknowledge that at the time you linked your RBC Card to your More Rewards card you expressly requested to be bound by the English version of these Terms, after being remitted the French version. Therefore, you expressly agree that these Terms, and all their related documents, including notices, be drawn up exclusively in English.*

Le programme More Rewards n'est pas disponible au Québec. Tous les termes et conditions liés au programme sont disponibles uniquement en anglais.

The More Rewards program is not available in Québec. All Terms and conditions related to the program are available only in English.

## DEFINITIONS

- 27. "More Rewards card"** means a card linked to a More Rewards account offered and maintained by PFG as part of the More Rewards Program for the purpose of awarding More Rewards points. More Rewards is the registered trademark of Pattison Food Group (PFG), used by permission.
- 28. "Business Credit Card"** means an RBC® Avion® Visa Infinite Business<sup>∞</sup>, RBC® Avion® Visa<sup>∞</sup> Business, RBC® Visa<sup>∞</sup> Business, RBC® Visa<sup>∞</sup> Business Gold, RBC® Visa<sup>∞</sup> CreditLine for Small Business<sup>TM</sup> or RBC® Business Cash Back Mastercard<sup>∞</sup> credit card in good standing.

29. **“Business Debit Card”** means an RBC client card tied to a Business Deposit Account.
30. **“Business Owner”** means a client of Royal Bank who owns a Business Credit Card or an RBC Debit Card tied to a business Deposit Account.
31. **“Deposit Account”** means a personal banking or savings account or a business banking or savings account in good standing that is set up to pay for goods and services at a store or merchant that has point of sale or other designated debit card terminals that accept debit card payments.
32. **“Linked RBC Card”** means an RBC Card linked to a More Rewards card.
33. **“Participating RBC Client”, “RBC Client”, or “you”** means any (i) primary cardholder or co-applicant who links all of their eligible Credit Card(s) to a More Rewards card; (ii) authorized user who has their eligible Credit Card linked to a More Rewards card by the primary cardholder on the same credit card account; (iii) primary business cardholder who links all of their eligible Business Credit Cards to a More Rewards card; (iv) secondary business cardholder or employee cardholder who has their Business Credit Card linked to a More Rewards card by the primary business cardholder on the same credit card account; or (v) primary owner or joint account owner of a Deposit Account who links their RBC Debit Card to a More Rewards card.
34. **“Personal Client”** means a client of Royal Bank who owns a Personal Credit Card or a personal Deposit Account.
35. **“Personal Credit Card”** means an RBC® Avion® Visa Infinite<sup>∞</sup>, RBC® Avion® Visa Infinite Privilege<sup>∞</sup>, RBC® Avion® Visa Infinite Privilege<sup>∞</sup> *for Private Banking*, RBC® Avion® Visa Platinum<sup>∞</sup>, RBC® Cash Back Mastercard<sup>∞</sup>, RBC® Cash Back Preferred World Elite Mastercard<sup>∞</sup>, RBC RateAdvantage® Visa<sup>∞</sup>, RBC Rewards® Visa<sup>∞</sup> Preferred, RBC Rewards+™ Visa<sup>∞</sup>, RBC® ION™ Visa<sup>∞</sup>, RBC® ION+™ Visa<sup>∞</sup>, RBC® British Airways Visa Infinite‡, WestJet RBC® World Elite Mastercard‡, WestJet RBC® Mastercard‡, RBC® U.S. Dollar Visa<sup>∞</sup> Gold, RBC® Visa<sup>∞</sup> Classic Low Rate Option, RBC® Visa<sup>∞</sup> Platinum, Signature® RBC Rewards® Visa<sup>∞</sup>, RBC Rewards® Visa<sup>∞</sup> Gold, RBC® Student Visa<sup>∞</sup> Classic, RBC® Visa<sup>∞</sup> Cash Back, RBC® Visa<sup>∞</sup> Classic, RBC® Visa<sup>∞</sup> Classic II Student or RBC® Visa<sup>∞</sup> Gold credit card in good standing. **The More Rewards‡ RBC® Visa‡ and More Rewards‡ RBC® Visa Infinite‡ are not eligible for the Linked Loyalty Program.**
36. **“Participating PFG Locations”** means Save-On-Foods, PriceSmart Foods, Urban Fare, Buy-Low Foods, Quality Foods and Nesters Market. RBC and PFG may add or remove Participating PFG Locations at any time.
37. **“RBC Agreements”** means any other agreement, besides the Terms, between you and Royal Bank that governs the use of your RBC Card or Deposit Account, as amended from time to time.
38. **“RBC Card”** means each of RBC Debit Card, Personal Credit Card, Business Debit Card, or Business Credit Card. including third party mobile payment systems (mobile wallet) supported by Royal Bank of Canada.
39. **“RBC Debit Card”** means an RBC client card tied to a Deposit Account.
40. **“Linked Loyalty Program”** means the joint promotions offered by Royal Bank and PFG to participating RBC clients.
41. **“Royal Bank”** means Royal Bank of Canada.
42. **“PFG”** means Pattison Food Group Ltd. ‡.

43. **“Terms”** means the Linked Loyalty Program Terms and Conditions.
44. **“We” or “us”** means Royal Bank and PFG.

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‡ Trademark of Pattison Food Group Ltd.

∞ All other trademarks are the property of their respective owner(s).