

RBC and Triangle Rewards Linked Loyalty Program Terms and Conditions

To understand how Royal Bank of Canada® (“RBC” or “Royal Bank”) and Canadian Tire Corporation, Limited ‡ (“CTC”) collect, use and share your personal information when you link your eligible RBC Credit Card or RBC Debit Card to a Triangle Rewards‡ Account (“Linked Loyalty Program”) under the Triangle Rewards program‡ (“Triangle Rewards”), see the Collection and Use of Personal Information section.

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 CT Money‡ on qualifying purchases at Canadian Tire and Designated Partner Locations, when you pay with a Linked RBC Card and present your Triangle Rewards card/key fob or any approved Cardless Method at time of purchase. By linking your RBC Credit Card or RBC Debit Card to a Triangle Rewards Account, you acknowledge that you have received, read, understood, and agree to all the Terms. You also acknowledge and agree that you are contracting with both RBC and CTC and are therefore subject to any additional applicable terms and conditions of each entity, as outlined in Section 4. 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 Credit Card or RBC Debit Card to a Triangle Rewards Account to ensure that any affected authorized user, secondary business cardholder, employee cardholder, or Triangle 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/triangle-rewards/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 Triangle Rewards Program Terms and Conditions. If there is a conflict between (i) the Terms and (ii) the RBC Agreements or the Triangle 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 CREDIT CARD OR RBC DEBIT CARD TO A TRIANGLE REWARDS ACCOUNT

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 Credit Card or RBC Debit Card to a Triangle Rewards Account and to participate in the Linked Loyalty Program. Business owners are unable to link through RBC Express.

6. **Liability for linking correct Triangle Rewards Account:** You are responsible for ensuring that the membership enrolment and registration process for your Triangle Rewards Account is completed. You are responsible for entering the Triangle Rewards loyalty number or phone number and email address when linking your RBC Credit Cards or RBC Debit Cards. Neither Royal Bank, nor CTC, will be responsible for any linking error on your part. Only the account holder of the Linked RBC Card will be able to link. This means that for an RBC Credit Card, the primary account holder will be the only person able to link their primary card and any authorized cards to their Triangle Rewards Account; authorized users can't link their RBC Credit Card. Co-Applicant cardholders are able to link their cards to their own Triangle Rewards Account. In the case of joint account holders of a Deposit Account, each such joint holder can link their RBC Debit Card to their own Triangle Rewards Account. This means that CT Money earned by a joint Deposit Account holder will only be credited to that joint holder's Triangle Rewards Account.
7. **Personal and Household Use:** You understand that membership in the Triangle Rewards program is intended solely for personal or household use, even if using a Linked RBC Card that is a business card. You must use your membership solely for personal or household purposes. Purchases made contrary to this may result in loss of CT Money or termination of your membership in the Triangle Rewards program.
8. **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

9. **CT Money:** Electronic Canadian Tire Money® ("CT Money®") can be earned and redeemed on qualifying purchases at Canadian Tire and select Designated Partner locations. Terms and conditions apply to earning and redeeming CT Money. Your participation in the Triangle Rewards Program is governed by the [Triangle Rewards Program Terms and Conditions](#) . Also refer to the [Partner page](#) on the [Program website](#) for qualifying items at Partners. Please note that you will not earn CT Money on purchases made using a Linked RBC Card at any other retailer. Once you link your RBC Credit Card or RBC Debit Card to your Triangle Rewards Account, you will earn 3X CT Money, consisting of the .4% base rate earned by Triangle Rewards members X 3 for a total of 1.2% of the pre-tax amount each time you present your Triangle Rewards card/key fob or any approved Cardless Method and use your Linked RBC Card to pay for qualifying purchases at Canadian Tire or Designated Partner Locations. The 3X CT Money is exclusive of any bonus or promotional offers. CT Money you collect upon making a purchase cannot be redeemed for that purchase and can only be redeemed for a subsequent eligible purchase after the CT Money has been processed and issued to the Triangle Rewards Account.
10. **Future offers:** Royal Bank and CTC 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.

11. Changes to the Linked Loyalty Program:

The Linked Loyalty Program may be changed, cancelled or withdrawn at any time without notice to you, including but not limited to changes to i) the eligibility criteria to participate in the Linked Loyalty Program; ii) the benefits associated with linking, including the rate at which CT Money is earned or redeemed as applicable; iii) the types of cards/accounts eligible for the Linked Loyalty Program; iv) rules relating to the operation of the Linked Loyalty Program; v) rules relating to the suspension or termination of your participation in the Linked Loyalty Program; vi) rules relating to errors in the allocation CT Money and the handling of complaints and vii) the provisions related to the modification of all or any of these Terms. You may refuse these modifications and terminate your participation in the Linked Loyalty Program without cost, penalty or cancellation indemnity by sending us a notice no later than thirty (30) days after the change becomes effective. Specifically, you may refuse a change when such change increases your obligations or reduces ours. Notwithstanding the above, you acknowledge and agree that we may not notify you: (i) every time we expand the Linked Loyalty Program to add new or modify Linked Loyalty Program features; (ii) every time we expand our Linked Loyalty Program to add new cards/accounts; (iii) for changes to the Linked Loyalty Program and/or the Terms such as those that are purely cosmetic or organizational (such as changes to punctuation, vocabulary, paragraph order, etc.), procedural, or for any other non-substantive changes; provided these changes do not negatively impact your rights, benefits or obligations under the Linked Loyalty Program and/or these Terms.

Notification required pursuant to these Terms will be provided to you in accordance with applicable law. For Quebec residents, we will send you a written notice, drafted clearly and legibly, setting out the new or amended clause, the clause as it read formerly, and the effective date of the change, at least sixty (60) days prior to a change that we consider to be an essential element of the Linked Loyalty Program or thirty (30) days prior to making a change(s) that we consider to be a non-essential element of the Linked Loyalty Program, in our absolute discretion. The notice may be sent to you by electronic transmission, when applicable. CTC may make changes to the Triangle Rewards Program in accordance with the [Triangle Rewards Program Terms and Conditions](#).

12. **Cancellation:** Either Royal Bank or CTC may, at its discretion, unlink your Linked RBC Card from your Triangle Rewards Account for any reason, including if you are or become ineligible for the Linked Loyalty Program, we have reason to believe that you did not use your Triangle Rewards membership solely for personal or household purposes or your purchases are not consistent with personal or household use, or any other reason specified in the [Triangle Rewards Program Terms and Conditions](#).
13. **System errors:** CTC reserves the right to make any adjustments and correct any errors pertaining to your CT Money, in accordance with the Triangle Rewards Program Terms and Conditions. You may contact CTC for any questions related to CT Money issuance. If you do not receive the 3X CT Money as a result of a system error relating to linking

your Linked RBC Card with a Triangle Rewards Account, notify Royal Bank, at the contact details listed. If you do not notify us such error or omission within one hundred and twenty (120) days from the date of the transaction, the CT Money won't be credited to you and Royal Bank and CTC will be released from all claims that may be asserted by you in respect of such error or omission.

14. **Immediate / Real-Time Linking of Cards:** Your Linked RBC Cards will be linked to your Triangle Rewards Account immediately once you click the "Agree & link" button. The 3X CT Money will then be earned on qualifying purchases made after linking is complete. If you do not begin receiving the CT Money after that point, notify RBC 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.
15. **You must link all eligible RBC Cards:** When you participate in the Linked Loyalty Program as an accountholder of a linked RBC Card, all your RBC Credit Cards, (including cards used by authorized users, secondary business cardholders and/or employee cardholders) and Debit Cards will be linked to the same Triangle Rewards Account.

GENERAL

16. **Avion Rewards Program and the Triangle Rewards Program are independent:** Royal Bank and CTC will continue to independently operate the Avion Rewards Program and the Triangle Rewards Program respectively.
17. **CTC is not an agent of Royal Bank:** CTC does not act on behalf of Royal Bank. CTC is solely responsible for (i) the services and benefits offered through the Triangle Rewards Program; (ii) the administration of such program, including how you can earn and redeem CT Money; and (iii) the Triangle Rewards Program Terms and Conditions.
18. **Royal Bank is not an agent of CTC:** Royal Bank does not act on behalf of CTC. Royal Bank is solely responsible for (i) the services and benefits offered through the Avion Rewards program, RBC Credit Cards and RBC Debit Cards; (ii) the administration of such program and cards, including how you can earn and redeem Avion points; and (iii) the RBC Agreements.
19. **Contacting Royal Bank or CTC:** 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 Triangle Rewards Program, including about your points or account, contact Triangle Rewards customer service at 1-800-226-8473. Royal Bank or CTC may contact you using the information on record for you.
20. **Use of Avion Points:** Avion points cannot be used toward redemptions at Canadian Tire or any Designated Partner or web sites participating in the Triangle Rewards Program.
21. **Use of CT Money:** CT Money cannot be used as a credit against an outstanding balance on an RBC Deposit Account or RBC Credit Card account.

COLLECTION AND USE OF PERSONAL INFORMATION

22. **Privacy:**
When you link your eligible RBC Card to your Triangle Rewards Account, Royal Bank and CTC, and their respective employees, agents, and service providers, collect, use, and share your personal information, which may include your Triangle Rewards Account

number and your Triangle Rewards account status, along with a unique identifier to represent the linking relationship between RBC and CTC 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 Credit Card number, the last 4 digits of your RBC Credit Card number, the last 4 digits of your Triangle Rewards Account number and your Triangle Rewards Account status.

23. **Enrollment in Triangle Rewards:** In order to participate in the Linked Loyalty Program, you must be a registered member in the Triangle Rewards Program. Your Triangle Rewards card must be registered before attempting to link it to your RBC Credit Card or RBC Debit Card, otherwise you will be asked to do so before completion of linking can occur. Royal Bank may collect, store, and share your personal information with CTC for your enrolment and registration in the Triangle Rewards Program or to open a Triangle Rewards Account, if you do not already have one. Personal information may include your first & last name, address, city, postal code, province, country, email, date of birth, your preferred language of communication, phone number, your Triangle Rewards Account number, and your acceptance of the [CTC Privacy Charter](#) and the [Triangle Rewards Program Terms and Conditions](#). Royal Bank and CTC may communicate with you about your participation in, or promote and provide information about the benefits, services and rewards of, the Linked Loyalty Program.
24. **Triangle Rewards Account holder may see transaction information:** When your RBC Card is linked to a Triangle Rewards Account, the owner of the Triangle Rewards Account will be able to see certain transaction information when the Account is opened, such as the date, purchase amount, CT Money earned, and location of purchases made at participating Canadian Tire and Designated Partner Locations.
25. **Other uses of your personal information:** Royal Bank and CTC 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. RBC may also use automated processing to make decisions about you, including credit and loan adjudication where applicable.

26. **Parental consent:** Where an RBC Client is younger than 14 (“minor”), you represent that you have parental authority or are the minor’s tutor (Québec) or guardian, and you consent to the collection, use, and disclosure of the minor’s personal information as detailed in section 22.
27. **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 or for privacy matters relating to Triangle Rewards, contacting CTC at 1-866-846-5841.

28. **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 CTC: You may access and rectify your personal information by contacting Triangle Rewards customer service at 1-800-226-8473. You may also withdraw your consent to the use of your personal information by unsubscribing from the Triangle Rewards Program at <https://triangle.canadiantire.ca/en.html>. You can learn more about your rights and read the full text of CTC's Privacy Charter.

Langue/ Language (Pour les residents du Québec seulement /

For Quebec residents only): Vous reconnaissez qu’au moment où vous avez lié votre carte RBC à votre carte Triangle 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 Triangle 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.

DEFINITIONS

29. **“Triangle Rewards Account”** means an account offered and maintained by CTC as part of the Triangle Rewards Program for the purpose of awarding CT Money.
30. **“Business Owner”** means a client of Royal Bank who owns an eligible RBC Credit Card or an RBC Debit Card tied to a business Deposit Account.
31. **“Deposit Account”** means an RBC personal banking or savings account or an RBC 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 or an RBC Debit Card linked to a Triangle Rewards Account.
33. **“Participating RBC Client”, “RBC Client”, or “you”** means any RBC (i) primary cardholder or co-applicant who links all of their eligible RBC Credit Card(s) to a Triangle Rewards Account; (ii) authorized user who has their eligible Credit Card linked to a Triangle Rewards card by the primary cardholder on the same credit card account; (iii) primary business cardholder who links all of their RBC Credit Cards to a Triangle Rewards Account; (iv) secondary business cardholder or employee cardholder who has their Business Credit Card linked to a Triangle 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 Triangle Rewards Account.

34. **“Designated Partner Locations”**: Designated Partner Locations consist of retail locations operating under the following names and their respective websites: Sport Chek, Mark’s, L’Équipeur, Atmosphere, Party City, Pro Hockey Life, Sports Rousseau, Hockey Experts, L’Entrepôt du Hockey, and participating Sports Experts stores. RBC and CTC may add or remove participating Partner Locations (as defined in the Triangle Rewards Terms and Conditions) at any time.
35. **“RBC Agreements”** means any other agreement, besides the Terms, between you and Royal Bank that governs the use of your RBC Card, as amended from time to time.
36. **“RBC Credit Card”** means any of the following RBC-issued credit cards :
- RBC® Avion® Visa Infinite Business†
 - RBC® Avion® Visa† Business
 - RBC® Visa† Business
 - RBC® Visa† Business Gold
 - RBC® Visa† CreditLine for Small Business™
 - RBC® Business Cash Back Mastercard†
 - RBC RateAdvantage Visa
 - RBC Rewards+™ Visa†
 - RBC® Visa Infinite† Avion®
 - RBC® Avion® Visa Infinite Privilege†
 - RBC® Visa† Platinum Avion®
 - RBC® Avion® Visa Infinite Privilege† for Private Banking
 - Signature® RBC Rewards® Visa†
 - RBC® ION™ Visa†
 - RBC® ION+™ Visa†
 - RBC® Visa† Platinum
 - RBC® Cash Back Mastercard†
 - RBC® Cash Back Preferred World Elite Mastercard†
 - RBC® Visa† Classic Low Rate Option
 - RBC® Visa† Classic / RBC Rewards Visa Classic
 - RBC® Student Visa† Classic
 - RBC® Visa† Classic II Student
 - RBC Rewards® Visa† Preferred
 - RBC® U.S. Dollar Visa† Gold
 - RBC Rewards® Visa† Gold / RBC® Visa† Gold
 - WestJet RBC World Elite Mastercard
 - WestJet RBC Mastercard
 - moi RBC® Visa†
 - More Rewards† RBC® Visa†
 - More Rewards† RBC® Visa Infinite†
 - RBC® British Airways Visa Infinite†
37. **“RBC Debit Card”** means any of the following:
- RBC client card tied to an RBC personal banking account
 - RBC client card tied to an RBC business banking account

- 38. **"Linked Loyalty Program "** means the joint promotions offered by Royal Bank and CTC to participating RBC clients.
- 39. **"Royal Bank"** means Royal Bank of Canada.
- 40. **"CTC"** means Canadian Tire Corporation, Ltd.
- 41. **"Terms"** means the Linked Loyalty Program Terms and Conditions.
- 42. **"We" or "us"** means Royal Bank and CTC.

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‡ Trademark of Canadian Tire Corporation Ltd.

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