



Credit Card Number: 541 59027509 77774

Non-Resident Credit Card

Agreement between ROYAL BANK OF CANADA

AND

- 1) Theodoros Jossuey Susanto
2) _____

In consideration of the funds advanced or to be advanced by Royal Bank of Canada (the "Bank") to the undersigned, each of us, being non-residents of Canada, hereby agrees as follows:

Cardholder Benefits

I acknowledge that I may not be eligible for all or any of the benefits of the Cardholder Program for which I have applied. These benefits may include, but are not necessarily restricted to:

1. Travel Accident Insurance
2. Flight Delay Insurance
3. Emergency Purchase Insurance
4. Hotel/Motel Burglary Insurance
5. Auto Rental Collision/Loss Damage Insurance (Non-Canadian citizens who are resident in Canada are eligible for coverage)
6. Out of Country Medical Insurance
7. Trip Cancellation/Trip Interruption Insurance

Note: All insurance coverage is subject to limitations and exclusions. Please refer to the insurance certificates provided with your card.

I acknowledge that when redeeming RBC Rewards points for merchandise, that such merchandise must be shipped to a Canadian address.

I further acknowledge that all normal cardholder fees and charges will continue to apply even when the aforementioned benefits are not available.

I acknowledge that these limitations/exclusions extended to any and all supplementary cardholders and that, as the primary cardholder, I/we are responsible for communicating notice of this eligibility to all supplementary cardholders.

I further acknowledge that this document will extend to any future benefits that may be added to the card program in the future.

Taxes

Any and all payments made in connection with the above noted credit card shall be made in full, without any deduction for or withholding from or on account of any tax (including any penalty or interest payable in connection with any failure to pay or any delay in paying any tax), unless I am compelled by law to make the payment to the Bank subject to the deduction or withholding of any tax.

If a deduction or withholding of a tax payment is required, the amount of my payment to the Bank shall be increased to the extent necessary to ensure that, after the amount of the tax is withheld or deducted, including any withholding or deduction as a consequence of the increase in the payment amount, the Bank will receive and be able to retain a net sum equal to the amount that it would have received, if the deduction or withholding had not been required;

If I deduct or withhold an amount in respect of taxes, I will remit that amount to the appropriate taxing authority or other agency within the time allowed for the payment under applicable law.

I will pay to the Bank, on demand, the amount of any income, corporate, withholding or similar taxes (other than income tax imposed on the Bank) that may be imposed upon or in respect of the principal amount outstanding under the credit card or interest thereon that the Bank is required to pay, together with the interest at the rate applicable to the credit card from the date on which the Bank pays any such amount in respect of taxes.

I will seek independent tax advice to determine any taxes that must be withheld from the credit card payment to the Bank. That advice should be sufficient to determine at what time, and to which taxing authority or other agency, those taxes should be remitted.

DATED: October 25, 2019

Applicant THEODORUS JOSSOEY SUSANTO

Co-applicant