



Disclosure and Information Sharing Authorization

Disclosure

- Royal Bank of Canada offers credit secured by securities held in accounts under custody of its wholly-owned subsidiary, RBC Capital Markets, LLC under the product label of RBC Credit Access Line. Securities-based loans are demand loans and are subject to minimum collateral requirements. You must maintain sufficient collateral to support your credit line. Assets pledged to support such indebtedness may be used to enforce repayment of the indebtedness, as more fully set forth in the documents that you execute and deliver. Such a loan may not be suitable for all investors; before using any of these products, you should consult with your Financial Advisor (set forth below) to make sure you understand the risks involved.
- Securities accounts pledged as collateral are not eligible for check writing or Visa card privileges and may have additional restrictions on asset withdrawals and security transactions.
- The credit product described above is available through the New York branch of the Royal Bank of Canada as your lender. Credit Specialists are employees of the Royal Bank of Canada. RBC Correspondent Services is a division of RBC Capital Markets, LLC acting as clearing firm for you and your Brokerage Firm (set forth below) relating to your securities accounts, as described more fully in disclosures provided to you by RBC Correspondent Services. Your Brokerage Firm is not part of RBC Capital Markets, LLC, Royal Bank of Canada, or any of their affiliated companies and your Financial Advisor (set forth below) is not an employee of any part of Royal Bank of Canada or its affiliated companies.
- As with all credit products, approval is subject to a review of your credit standing, and once approved the facility is subject to the terms and conditions set forth in the loan documents that you sign and deliver to the Royal Bank of Canada. Neither RBC Capital Markets, LLC nor your Brokerage Firm reviews the client's credit worthiness and/or participates in the decision to grant or deny credit under the product known as the RBC Credit Access Line.
- RBC Capital Markets, LLC and your Brokerage Firm may receive compensation in connection with these services.

Authorization to Share Private Information

I have been provided the RBC Correspondent Services Client Privacy Notice.

I understand that in order to approve my RBC Credit Access Line application as well as maintain and make payments to/from my RBC Credit Access Line, Royal Bank of Canada, RBC Capital Markets, LLC, my Brokerage Firm and Financial Advisor will need to share information as described in this authorization. Therefore I hereby authorize Royal Bank of Canada, RBC Capital Markets, LLC, my Brokerage Firm and Financial Advisor to share information with each other as necessary to submit and approve my application, and maintain my RBC Credit Access Line credit facility. Such information will include, without limitation, personal information about my identity, the balances, transactions and positions in my account held at RBC Correspondent Services, and the balances and transactions in my RBC Credit Access Line credit facility.


By signing this I understand that if information is shared with such parties, once the information is released, the transmitting party no longer has the ability or obligation to maintain that information subject to its Privacy Policy. At that point, the information shared would be subject to the provisions of the Privacy Policy of the receiving party.

My brokerage firm is:


Address:

My Financial Advisor at the brokerage firm is:

Address (if different from above): N/A

Client signature:  _____
Print Name:


Date:

Client signature:  _____
Print Name:


Date:




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