


<b>FACTS</b>	<b>WHAT DOES ROYAL BANK OF CANADA, ACTING THROUGH ITS NEW YORK BRANCH (THE “NEW YORK BRANCH”), DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balances and payment history</li> <li>■ Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons the New York Branch chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the New York Branch share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

<b>To limit our sharing</b>	<p>■ Mail the form below</p> <p><b>Please note:</b></p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call your Senior Credit Officer in New York (212) 415-3800. ✂
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Mail-in Form	
Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Account #</b>	
<b>Please mail to:</b> Royal Bank of Canada 1211 Avenue of the Americas Suite 2903 Attention: Operations Unit New York, NY 10036	

## Who we are

<b>Who is providing this notice?</b>	Royal Bank of Canada, acting through its New York Branch located at 1211 Avenue of the Americas, Suite 2903, New York, NY 10036
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## What we do

<b>How does the New York Branch protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings.
<b>How does the New York Branch collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account</li> <li>■ apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:</p> <ul style="list-style-type: none"> <li>- <i>Companies with an RBC name, such as Royal Bank of Canada; RBC Wealth Management; RBC Capital Markets, LLC; and RBC Bank (Georgia), N.A.</i></li> <li>- <i>Companies with a City National name, such as City National Bank; City National Securities, Inc.; and City National Rochdale, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## Other important information

For customers with Vermont or California mailing addresses

The information-sharing practices described above are in accordance with federal law and similar state laws. The laws of Vermont and California place additional limits on sharing information about their residents.

For customers with Vermont mailing address, we will obtain your consent before sharing your "creditworthiness" information, as described above, with other RBC companies. We will not share personal information about you with nonaffiliated third parties, unless permitted by law, such as in connection with joint marketing agreements where we may disclose to our marketing partners your name, contact information, and/or information about our transactions and/or experiences with you.

For customers with California mailing addresses, we will limit any sharing of your non-public personal information as required by California law.