



## ELECTRONIC DELIVERY OF DOCUMENTS FOR PERSONAL CLIENTS

I have read and understand this Notice, and in the event that I do not consent to the electronic delivery of the documents listed below by RBC Direct Investing Inc. ("RBC DI") in accordance with the terms of this Consent, I will contact RBC DI at 1-800-769-2560 to instruct that document delivery should be maintained in or revert to a paper format.

For the purpose of this Consent, I understand that all documents delivered electronically hereunder will be made available or delivered through the RBC DI secure investing website (the "Homepage") or the secure online communication centre located within the Homepage (the "Message Centre"). Based on the foregoing, I understand that I must be registered to access the Homepage in order to electronically receive documents hereunder.

I further understand that the services provided hereunder by RBC DI in connection with the electronic delivery of Documents constitutes an "Automated Service" as such term is defined in the account agreement that I have entered into with RBC DI (my "Account Agreement").

**1. Documents:** I understand that the types of Documents covered by this Consent include any record of a transaction in my account that RBC DI is required to send me under securities legislation, including account statements and trade confirmations (collectively, "Records"), and any other document that RBC DI is required to send me under securities legislation or otherwise including, without limitation, amendments to any agreement that I entered into with RBC DI, amendments to the RBC DI fee schedule or the RBC DI statement of policies (collectively, "Notifications"). (Records and Notifications may be hereinafter collectively referred to as the "Documents".)

**2. Delivery of Documents:** I understand that Records will be made available to me through the Homepage and that Notifications will be posted to the Message Centre. RBC DI will notify me that a Record is available to access on the Homepage through a message posted to the Message Centre.

**3. Deemed Delivery:** In accordance with my Account Agreement, I acknowledge that any Document delivered to me through an Automated Service is deemed to be delivered to me on the day that the Document is made available through the Homepage or posted to the Message Centre, as applicable, and not on the day that I actually review the Document. I agree that it is my responsibility to monitor the Homepage for Records and the Message Centre for Notifications on a regular basis but, in any event, not less than once every fifteen (15) days. I understand and agree that RBC DI is not responsible to me in any way for any damages or costs incurred by me resulting from my failure to review Records made available to the Homepage or Notifications posted to the Message Centre.

Without limiting the generality of the foregoing, I acknowledge that my Account Agreement provides that account statements and trade confirmations are deemed to be complete and accurate unless I inform RBC DI otherwise within a specified period of time; and that in certain instances, I have the right under securities legislation to withdraw from the purchase of a security offered in distribution within a specified period of time after receiving a prospectus from RBC DI. In connection with the foregoing, I understand that it is my responsibility to monitor the Homepage for Records and the Message Centre for Notifications in order to comply with the terms of my Account Agreement or to enforce my rights under securities legislation.

**4. Delivery Options:** I understand that I may at any time request delivery of the Documents in paper format by contacting RBC DI. I further understand that, in the case of Records, I may change the delivery options between electronic and standard mail delivery at any time through the Homepage or by contacting RBC DI.

**5. Document Retention:** I understand that I will be able to print and/or save any Document made available through the Homepage or posted in the Message Centre, as applicable. I further understand that until such time as I close my account(s) with RBC DI, I will have access to Records made available through the Homepage for a period of seven (7) years, and Notifications will remain posted in the Message Centre for 90 days, unless I otherwise delete them from the Message Centre.

**6. Technical Requirements:** I understand that Records made available to me through the Homepage will be in Adobe Portable Document Format (PDF), which requires me to have Adobe Reader software in order to open, save and/or print a Record. RBC DI does not own or operate, and is not responsible for, Adobe



Reader software. I understand that Notifications posted to the Message Centre will be in hypertext markup language (HTML) format.

**7. Delivery Failure:** I understand that RBC DI, in its sole discretion, may provide me with a paper copy of any Document through standard mail if it is of the view that a paper copy is necessary or if it is unable to deliver any Document electronically.

**8. Capacity:** I represent to RBC DI that I have the authority to enter into this Consent with respect to the account(s) to which this Consent pertains, which may include, without limitation, any account opened with RBC DI in my name, either individually or jointly with another person, or in my capacity as a trustee, executor, officer or any other authorized representative.

**9. Amendments:** I understand that RBC DI may change the terms of this Consent at any time by giving me thirty (30) days advance notice and that any such notice may be in the form of a Notification posted to the Message Centre or delivered to me through standard mail.

**10. Other Agreements:** This Consent applies in addition to any other agreement I entered into with RBC DI, including my Account Agreement.

**I understand that by taking no further action, I am acknowledging that I have read, understood and I agree to be bound by the terms of this Consent. I understand that by contacting RBC DI to request delivery of the Documents in paper format, I will continue to receive paper copies of the Documents through standard mail. I understand that I can print a copy of this Consent at this time for the account holder's files and that a copy of this Consent, as amended from time to time, is available at any time on the Homepage and can be accessed by selecting the "Legal Terms of Use" link found at the bottom of any page within the Homepage.**