



Personal Accounts

ELECTRONIC DELIVERY OF DOCUMENTS FOR PERSONAL CLIENTS

1. Definitions:

In this Consent:

“**Account**” means the account maintained by RBC DI on my behalf pursuant to the terms of the Operation of Account Agreement (as defined below);

“**Homepage**” means the RBC DI secure investing website;

“**Message Centre**” means our online communication centre located on my Homepage where information may be securely communicated between RBC DI and me;

“**Offering Document**” means a prospectus, prospectus amendment, Fund Facts document, information statement or similar product specific disclosure document;

“**Operation of Account Agreement**” means the agreement that I entered into with RBC DI upon opening the Account;

“**Regulations**” means all applicable laws and/or the applicable rules, regulations, by-laws, policies and notices of any relevant regulatory authorities or SROs;

“**SROs**” means self-regulatory organizations having authority to create Regulations, including IIROC, CIPF and the TMX Group Inc. and its affiliates and subsidiaries;

“**Tax Documents**” means any forms, slips, receipts or other documents or information (including any T1, T3, T4, T5, RRSP contribution receipt, etc.) RBC DI may be required or permitted to send to me now or in the future under applicable tax legislation, as amended from time to time;

2. For the purpose of this Consent, I understand that all documents delivered electronically hereunder will be made available or delivered through the Homepage or 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.

3. **Delivery of Documents:** I understand that Records will be delivered to me through the Homepage and that Notifications will be posted to the Message Centre. RBC DI will notify me that a Record has been delivered through my Homepage by email and/or through a message posted to the Message Centre.



If I have requested email notification that a Record has been delivered through my Homepage, I understand that: (i) email communication is not secure or reliable and I may not receive the email notification in a timely manner or at all, (ii) I must notify RBC DI of any change to my email address, and (iii) my request to receive email notification does not in any way change my obligations to access my Homepage to review Records.

4. 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 at the time that the Document is delivered through the Homepage or posted to the Message Centre, as applicable, and not at the time 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 delivered through the Homepage or Notifications posted to the Message Centre or to receive an e-mail notification.

Without limiting the generality of the foregoing, I acknowledge that my Operation of Account Agreement provides that account statements, trade confirmations and Tax Documents 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 an Offering Document 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 Operation of Account Agreement or to enforce my rights under securities legislation.

5. Delivery Options: I understand that I am not required to consent to the electronic delivery of the Documents and that subject to the exceptions that follow, my consent may be revoked at any time by contacting RBC DI by telephone or by electronic mail. I further understand that, except with respect to Tax Documents, I may change the delivery options between electronic and standard mail delivery for my Records at any time through the Homepage or by contacting RBC Direct Investing by telephone or electronic mail. In the case of my Tax Documents, I may change the delivery options between electronic and standard mail delivery at any time through the Homepage or by contacting RBC DI in writing by electronic mail or letter only.

6. 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 7 years and Notifications will remain posted in the Message Centre for 90 days, unless I otherwise delete them from the Message Centre.

7. 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 mark-up language (HTML) format.

8. **Provision of Paper:** 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.

9. **Capacity:** I represent to RBC DI that I have the authority to enter into this Consent with respect to the Account(s) in 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.

10. **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.

11. **Language:** RBC DI and I have expressly requested that this agreement and any other documents relating to it be in English. RBC Placements en Direct et moi, nous avons expressément demandé que ce contrat et tout document y afférent, y compris tout avis, soient rédigés en langue anglaise.

12. **Other Agreements:** This Consent applies in addition to any other agreement you entered into with RBC DI, including your Operation of Account Agreement.