

RBC Direct Investing Community – Terms of Service

RBC Direct Investing Community Terms of Service

The RBC Direct Investing Community (sometimes referred to as the “Site”) is intended to provide a platform for members to engage with, learn from and support one another as self-directed investors. Members of the Site may be RBC Direct Investing Inc. (“**RBC Direct Investing**”, “**we**”, “**us**” or “**our**”) clients or practice account holders. Practice accounts are risk-free accounts that are opened through RBC Direct Investing which allow practice account holders to experience trading and investing without using real money.

User Content

The comments, posts, links, materials and information shared by members in the RBC Direct Investing Community (the “**User Content**”) are entirely the opinions of the members and do NOT represent the views of RBC Direct Investing or any of its employees or affiliates. User Content should not be construed as investment advice, a recommendation or an endorsement of any services or products.

Please note that any User Content that RBC Direct Investing believes, in its sole discretion, falls into any of the following categories is not permitted and may be removed:

- Anything defamatory, abusive, infringing, obscene, misleading, unlawful or which otherwise violates the legal rights (including the privacy) of others;
- Anything that contains any unsolicited advertising, promotional materials, or other forms of solicitation to other users, individuals or entities;
- Anything that falsifies the origin or source of any information;
- Anything that promotes or denigrates any products and services of RBC Direct Investing or those of the competitors of RBC Direct Investing; or
- Any financial or personal information about yourself or others such as client card numbers and account numbers.

RBC Direct Investing reserves the right to monitor, copy, distribute, edit, remix and/or build upon or otherwise retain the User Content without prior consent.

RBC Direct Investing reserves the right to restrict your access to the RBC Direct Investing Community if you post User Content with offensive content or language or otherwise violate the provisions of our Terms of Service, Legal Terms of Use and/or Privacy Policy.

Username

Your username will be visible to others. For your security:

- Do not use your real name or any other names, words, digits or characters with which others can recognize your real identity, this includes images you may choose to upload for your user profile;
- Never share your client card number, any account numbers or other information related to your personal identity in the RBC Direct Investing Community.

Sharing Account Holdings Information

To be a member of the Site, you must enrol at least one investment account. Your holdings may be from an actual RBC Direct Investing account or a practice account. Please note that for any account(s) that you have linked to the RBC Direct Investing Community, other members will be able to see your underlying account holdings, including any changes or modifications that you make to your portfolio. However, only you can see the quantity or dollar values of your holdings. Other members will only be able to see your percentage (not quantity or dollar) holdings and will therefore not know the size of your portfolio.

While you may compare the performance of your portfolios to those of other members with a view to learning from them, bear in mind that your investment goals and personal circumstances may differ from theirs. Furthermore, a security (or portfolio) that has performed well in the past may not necessarily deliver similar results in the future. Note also that some members of the Site are practice account holders. Although practice accounts allow you to mimic various types of transactions that may be conducted through a real RBC Direct Investing account, you should be aware that no actual trading occurs within the practice account.

Rate of Return

Where used, RBC Direct Investing uses the Modified Dietz Method to provide an approximation of the performance of accounts over time. It adjusts for cash flows (deposits, withdrawals, transfers in/out, withholding taxes, federal/provincial taxes and administration fees) to calculate the monthly performance. Monthly returns are geometrically linked to calculate returns for periods greater than one month.

Please pay attention to the age of a portfolio when looking at its performance, as volatility and returns are more meaningful when measured over a longer period of time.

Your Identity

While other members of the Direct Investing Community only know you by your username, your real identity is known to RBC Direct Investing. RBC Direct Investing may, monitor, collect and use your personal information, including email address, User Content and any other information for purposes of administering the Site or as permitted by law. We may disclose this information to securities regulators, relevant authorities and any other parties, as permitted by law. For more information on how we collect, use or disclose your information, please see Our [Privacy Policy](#).

Disclaimer

RBC Direct Investing will not be responsible or liable for the User Content or any other content within the RBC Direct Investing Community (including any links on the Site) (collectively the “**Site Content**”) in any way, including being liable for any losses, or direct or indirect damages arising from any errors or omissions in any Site Content or any action or decision made by you or anyone else in reliance on any such Site Content or your use of the Site. Links on the Site do not constitute an endorsement of the site being linked to or its content and we do not guarantee the validity of such content. We do not control, and are not responsible for any websites linked from or to the Site, the content of those websites, the privacy practices of those websites, the third parties named on such websites, or their products or services.

Miscellaneous

RBC Direct Investing is regulated by the Investment Industry Regulatory Organization of Canada (IIROC) and will abide by all applicable rules and regulations set out by that regulatory body as well as all applicable provincial securities laws.

Changes may be made to these RBC Direct Investing Community Terms of Service at any time without notice by updating this posting. You agree to review the RBC Direct Investing Community Terms of Service regularly, and your continued access or use of the Site will mean that you agree to any changes.

You may leave The RBC Direct Investing Community at any time. If you choose to leave, your profile will no longer be published on the Site. Should you decide to rejoin The RBC Direct Investing Community, your username will remain the same.

These RBC Direct Investing Community Terms of Service are governed in accordance with the laws of the province of Ontario and the applicable laws of Canada, without giving effect to any principles of conflicts of laws.

We encourage you to report any inappropriate materials by clicking on the “Report” button that can be found next to posts in the forum. You may also call us at 1-800-769-2560 during our Contact Centre operating hours.

If you have a concern or complaint about your RBC Direct Investing account or the services that we provide to you, we encourage you to review our [Client Complaint Examination and Resolution Policy](#) which provides you with information on our formal complaint process. We appreciate your business and thank you for choosing RBC Direct Investing.