

DRIVE Terms and Conditions

1. **Reading, Agreeing and Keeping a Copy.** *These terms are legally binding.*

In these terms and conditions (**Terms**), **we, us** and **our** means RBC Ventures Inc., a direct wholly-owned subsidiary of RBC and **you** and **your** means the person who uses a Device to access the Services through the website (**Website**) or the app (**App** and together with the Website, the **Platform**). These Terms govern your access and use of the Platform and the Services.

Read and click the “I Agree” button. You must read and agree to these Terms, which are a legally binding contract between you and us, before you can use the Platform and access the Services.

By clicking the “I Agree” button, you confirm (i) that you are the age of majority in the place where you live; and (ii) that you have read and agree to these Terms. These Terms take effect on the date that you click the “I Agree” button to agree on-screen. You cannot use the Platform or access the Services unless you have read and agreed to these Terms.

Keep a copy of the Terms. You can print or save these Terms using the print or save function in your browser. We will email you a copy of these Terms at the email address you provided when signing up for the Services. You may also access the current version of these Terms from the “Settings” menu in the App under the “Terms & Conditions” link or at www.drive.ca/tnc or www.drive.ca/fr/tnc.

No changes to other agreements. Unless expressly provided otherwise herein, these Terms do not replace any other agreement you may have with us or any RBC companies (now or in the future), including any consent or preference regarding the collection, use and disclosure of your personal information. All of the terms of your other agreements with us or any other RBC companies continue to apply.

Please see the definitions section at the end of these Terms for any other capitalized words not otherwise defined.

2. **Services.** *What is the Service and how does it work?*

Under these Terms, the Services means the features, functionality, content and information provided by us via the Platform and include any services that may be provided by Service Providers and Third Parties.

The Services currently available on the Platform include:

- determine the estimated “Black Book” value of your vehicle;
- a “Digital Glovebox” that allows you to upload documents related to your vehicle (including, but not limited to, your insurance information and ownership details);

- receive any recall notifications that are issued for your vehicle;
- book test drives and vehicle maintenance services directly from the Platform; and
- locate Petro-Canada gas stations.

Some of the Services may be provided in whole or in part by Service Providers and Third Parties.

The Services and the Platform may not be accessible at all times. In addition, functionality, features content or information may change, and may not always be available. Services may be provided in English and French. Where the language setting in your Device is other than English or French, Services will be provided in English.

3. Costs, Fees and Related Charges. *Do I have to pay service fees?*

There are no fees to access the Platform or the Services. In the future we may start to charge fees as the Platform or the Services develop. We may change the amount of our fees as the Services develop. We will provide you with notice of any changes in fees, in accordance with the notice section of these Terms. All amounts will be expressed in Canadian dollars. You are responsible for all costs, fees, data plans and related charges associated with your use of Device(s), and they are not reimbursable by us.

4. Communication. *How will we contact each other?*

You can contact us at hello@talktodrive.ca. We will contact you and provide notices using information you provide through the Platform. Except as provided below in the “Notices and Changes” section of these Terms, email is our primary method of communication. When we use email, we will send you electronic correspondence, including notifications, to the email address you provide to us through the Platform. It is your responsibility to keep your email address up to date. You understand that if you do not keep your email address up to date, we may not be able to complete the signup process or otherwise contact you. Changes to your communication preferences for promotional content will not change how we communicate with you for non-promotional content related to the Services.

If you do not wish to be presented with promotional content by email, please change your communication preferences under “Communication Preferences” on the App or “Account Settings” on the Website.

5. Termination. *How can you or we end these Terms?*

Termination by us – Without prior notice and for any reason, we can (i) suspend or terminate your use of the Platform and access to the Services; and (ii) terminate part or all of these Terms or the Services. We will not be responsible for any loss or inconvenience that may result in such suspension or termination.

Termination by you – To terminate your use of the Platform and access to the Services and these Terms, you can contact us using the contact information provided in the “Communication” section of these Terms.

6. **Notice and Changes.** *How will we tell you about any changes?*

Notice – Any notice may be given to you through the Platform or pursuant to the “Communication” section of these Terms.

Changes – We can change (add, remove or alter) any part or feature of the Services, without giving you notice. Following any change, these Terms will continue to apply to all parts of the Services. Subject to legal and regulatory requirements, we can also change these Terms by giving you notice of the changes, before or after the changes take effect. If you use the Platform or access the Services after a change to these Terms, or after we have notified you of a change, you are deemed to have reviewed and accepted the new version of these Terms.

7. **Instructions.** *You are responsible for decisions you make when you are signed in.*

You will be required to provide Sign-In Credentials to access the Services. You authorize us to accept and you agree to be responsible for any instruction given by you or purported to be given by you using your Sign-In Credentials. Any instruction will have the same legal effect as if it was a written instruction and signed by you.

8. **Security.** *The security of your information depends on you.*

You are responsible for keeping your Sign-In Credentials confidential, and you must not disclose them to anyone. We will not be responsible for any losses that may result if you share or lose your Sign-In Credentials. When using the Platform and accessing the Services, you agree that you will take all steps necessary to ensure that you do not reveal any confidential information to anyone other than us. This includes making sure that other people cannot see your Device screen.

You must also:

- Sign out after each session to prevent anyone else from accessing the Platform and the Services. If you do not sign out of the Platform, you may remain signed in until you sign out, depending on the type of Sign-In Credentials you used.
- To help protect the security of your profile and information, and to help prevent unauthorized activity, you agree not to enable a fingerprint, facial recognition or other biometric identity feature on your Device unless only your fingerprint(s), facial data or other biometric identity is registered on your Device. Permitting someone else’s fingerprint(s), facial data or other biometric data to be registered on your Device constitutes a breach of these Terms.
- Not leave your Device unattended while signed in to the Platform and use reasonable steps and precautions to protect your Device against loss or theft;
- Use reasonable security measures which include up-to-date virus scanning software and a firewall system, if such security measures are available for your Device; and

- Comply with any additional security requirements that we may require in connection with the Services.
9. **Service Providers and Third Parties.** *Other entities help us provide the Services or offer Third Party Services.*

We may use Service Providers and Third Parties to provide or to assist us in providing the Services or Third Party Services and other than RBC companies, we are not affiliated or associated with any Service Provider or Third Party.

When using the Platform and accessing the Services,

- You may use Service Provider Services solely for your own personal use;
- You may not sell, distribute or otherwise use Service Provider Services or other information from the Platform or the Services, and you may not permit such distribution or use by anyone else; and
- You may not provide or make available any Service Provider Services to any provider of products or services similar to those products and services provided by the Service Providers.

Service Providers do not guarantee the correctness of the Service Provider Services and shall have no liability for any loss or damage (including, without limitation, any indirect or consequential damages) (i) caused by errors or interruptions and/or errors in the functioning of the services that transmit the Service Provider Services; or (ii) resulting from any use of the Service Provider Services.

In no event, even if any Service Provider is negligent, will the Service Provider be liable for any losses or damages, including any loss of data, or any direct, incidental, indirect, consequential, special, aggravated, punitive or exemplary or similar damages whatsoever, in whole or in part (including any business interruption, loss of profits, data, information, opportunity, revenues, goodwill or any other commercial or economic loss) caused to or otherwise suffered by you, including any such losses or damages based upon, arising from or in connection with the Services, including your use or receipt of the Services or any action or decisions made by you in reliance on the Services, the Platform, including your use of the Platform, and these Terms, in each case in whole or in part, regardless of the cause of action, even if any Service Provider has been advised of the possibility of such damages.

You understand and agree that (i) your use of any Third Party Services is at your sole risk and may be subject to the terms and privacy policy of the Third Party and (ii) Third Party Services are provided “as-is” and “as available”, and that we expressly disclaim all warranties (express and implied) in connection with any Third Party Services and all information, products and other content included in or accessible from any Third Party Services, including, without limitation, any warranties regarding accuracy, completeness, merchantability or fitness for a particular purpose.

Service Providers retain all ownership rights, including all intellectual property rights, in Service Provider Services and to their trademarks and logos that appear on the Platform

and in the Services. Nothing in these Terms, the Platform or the Services should be interpreted as conferring any right for you (i) to use Service Provider Services in any way other than as expressly permitted in these Terms; or (ii) to use any Service Provider trademarks or logos.

You agree that we, Service Providers and Third Parties may use information and content you provide through the Platform and the Services to create use and distribute statistical, profiling, performance or operational reports about the Platform and the Services. These reports may be shared with Third Parties, in which case, the information in the reports will not be attributable to you.

10. Referral Fees. *We may receive fees when we refer you to Third Parties.*

A Third Party may pay us, or we may receive from a Third Party, directly or indirectly, a referral fee when we refer you to the Third Party and you elect to purchase or obtain products or services from the Third Party. The amount of any referral fee paid or received for referrals will not affect the fees paid or payable, if any, by you to us or to the Third Party.

11. Privacy. *Information we collect and how we use it.*

Collecting your personal information

We will collect information from and about you such as:

- information establishing your identity (for example, name, address, email address, phone number, etc.);
- information for the provision of the Services;
- information we obtain from Service Providers who provide you with the Services;
- information about your financial behaviour such as your payment history and credit worthiness; and
- information we obtain from service arrangements you make with or through us.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, including from you, from service arrangements you make with or through us, from credit reporting agencies and financial institutions, from registries, from references you provide to us and from other sources, as is necessary for the provision of the Services and any products and services.

You acknowledge receipt of notice that from time to time reports about you may be obtained by us from credit reporting agencies.

Using your personal information

This information may be used from time to time for the following purposes:

- to open and operate your account(s) and profile on the Platform and provide you with products and services you may request;

- to provide you with the Services described in the “Services” section of these Terms;
- to better understand your financial situation;
- to determine your eligibility for products and services;
- to help us better understand the current and future needs of our users;
- to communicate to you any benefit, feature and other information about our products and services;
- to help us better manage our business and your relationship with us;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes, we may:

- make this information available to our employees, agents, independent contractors and Service Providers, all of whom are required to maintain the confidentiality of this information in accordance with these Terms and applicable laws;
- make your contact information available to car dealerships to enable such car dealerships to contact you and make appointments with you;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others.

In the event our Service Provider is located outside of Canada, the Service Provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the Service Provider is located.

Upon your request, we may give this information to other persons.

We may also use this information and share it with RBC companies (i) to manage our risks and operations and those of RBC companies; (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests; and (iii) to let RBC companies know your choices under “Other optional uses of your personal information” for the sole purpose of honouring your choices.

Other optional uses of your personal information.

- We may use the information we obtain from and about you to promote our products and services, and promote products and services of Third Parties we select, which may be of interest to you.
- We may also, where not prohibited by applicable laws, share the information we obtain from and about you with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. You acknowledge that as a result of such sharing, RBC companies may advise us of the products or services they provide to you.
- If you also deal with any RBC companies, we may, where not prohibited by applicable laws, consolidate the information you provide to us with information RBC companies

have about you to allow us and RBC companies to manage our respective relationships with you.

- We and RBC companies may communicate with you through various channels, including telephone, email or mail, using the contact information you have provided to us.

Other than to provide you with the Services, we will not share your information with Third Parties for the purposes of these promotions, but you may choose to do so when acting on an Offer.

You may choose not to have your information shared or used for any of the “Other optional uses of your personal information” described above by contacting us as set out below. We will respect your choices. We may share your choices with RBC companies for the sole purpose of honouring your choices.

Your right to access your personal information

You may obtain access to the personal information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by applicable laws. To request access to such information, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in “Other optional uses of your personal information” you may do so now or at any time in the future by contacting us at hello@talktodrive.ca.

Our privacy policies

You may obtain more information about our privacy policies by visiting www.rbc.com/privacysecurity.

12. Compliance and Prohibitions. *Appropriate use of the Platform.*

Your use of the Platform and access to the Services must comply with these Terms and all applicable laws.

When using the Platform and accessing the Services, you will not:

- Provide untrue, inaccurate or incomplete information;
- Use the Platform or access the Services for any illegal, fraudulent, malicious, harassing or defamatory activity or purpose;
- Use any robot, spider or other indexing device when using the Platform or accessing the Services;
- Use any part of the Services to provide internet, service bureau, outsourcing or third-party services or redistribute all or any part of the Services;
- Take steps or actions that could or do undermine the security, integrity, effectiveness, goodwill or connectivity of the Platform or the Services (including illegal, fraudulent, malicious, defamatory or other activities that threaten to harm or cause harm to any other person); or

- Reverse engineer or reverse compile the source code for the Platform or any of the service technology.

13. **Ownership.** *You can use it, but you can't keep it.*

We grant you a non-exclusive and non-transferable single-user (non-concurrent) license to use the Platform, in accordance with these Terms. At any time, and at our sole discretion, we may limit, restrict, suspend, declare a moratorium on, or terminate your ability to access the Platform, or any of the Services, or both; and with notice to you, we may end the terms relating to the Platform, including the Services. If these Terms are terminated, you will destroy all copies of the Platform and all copies of any documentation for the Platform then in your possession. The grant of this license may not be assigned by you unless agreed upon in writing by us.

We retain at all times all ownership rights, including without limitation, copyright, in the Platform. You agree not to copy, reproduce, transfer copies or reverse engineer the Platform and not to disclose or distribute the Platform to Third Parties. We have no obligation to provide any training, maintenance, or other assistance for the Platform.

RBC or RBC Ventures Inc. are the owners, or licensees, of all intellectual property rights subsisting on each screen made available through the Platform. Unless otherwise indicated, trademarks and logos, and all works, including texts, images, illustrations, software, HTML codes, audio clips and videos appearing on the Services are the property of RBC or RBC Ventures Inc., or those of our licensors, and without our express written permission, may not be reproduced, republished, downloaded, posted, transmitted, distributed or modified, in whole or in part, in any form whatsoever, except for personal and non-commercial use, including viewing, printing or archiving of electronic copies of your Platform activities, in accordance with these Terms and as we may further instruct you. Nothing in these Terms or on the Platform is to be interpreted as conferring a right to use our works, trademarks or logos in any other way, or those of any RBC companies or Service Providers.

14. **Loyalty Card Services.** *Rules for using loyalty cards.*

- Loyalty Program Providers allow you to use Loyalty Cards that you have loaded on to the App instead of the physical Loyalty Card. You acknowledge and agree that the use of any Loyalty Card is subject to terms and conditions set by Loyalty Program Providers.
- We do not own or control the terms, conditions and other details about Loyalty Cards. Loyalty Cards are provided on the App solely as a convenience to you, and we make no representations about, do not endorse, and are not responsible or liable for: (i) the terms, conditions and other details about Loyalty Cards; and (ii) the goods or services offered by Loyalty Program Providers. If you have questions or problems with your Loyalty Cards, or anything relating to the Loyalty Points offered by the Loyalty Program Provider, you agree to settle the problem directly with the Loyalty Program Provider. We are not responsible for the failure of any Loyalty Program Provider to honour a Loyalty Card for any reason, including the insolvency or bankruptcy of that Loyalty Program Provider.

15. **App.** *Rules for downloading the App.*

By choosing to install the App on your Device for the purpose of accessing the Services:

- You consent to the installation of the App and any future updates or upgrades to the App. You may withdraw your consent by deleting the App from your Device. Our mailing address is 20 Bay Street, 17th Floor, Toronto, ON M6J 2N8 | drive.ca; and
- You consent to and provide written acknowledgement of App functions, which include accessing your camera for uploading images and documents into the Platform. You can view a full list of App functions here: <http://www.rbc.com/mobile/permissions/drive-ios.html> (iOS), <http://www.rbc.com/mobile/permissions/drive-android.html> (Android). To request removal or disabling of the App in the case of inaccuracy in the description of these functions, please contact: hello@talktodrive.ca.

16. **Push Notifications.** *We may sometimes need to send information to your Device about the Services, this is how we'll do it.*

You authorize us to send push notifications to your Device in relation to the Services. In order to enable or to disable push notifications, you must adjust the settings on your Device. You understand that push notifications are unsecure and not encrypted and can be read by others if you allow them to view your Device. We provide push notifications for convenience and information purposes only.

17. **Voluntary Participation.** *Your decision to use the App is yours and yours alone.*

Your use of a Device to access certain of the Services through the App is voluntary. You may access the Services without using the App. If you choose to use your Device to access the Services by installing the App, you warrant that you are the legal owner of your Device.

18. **No Representations or Warranties.** *The Platform and the Services are provided "as is".*

We are providing you with the Platform and the Services on an "as is" and "as available" basis and we do not make any representations or provide any warranties concerning them. Without limiting the foregoing, we expressly disclaim all warranties in connection with the Platform and in connection with the Services, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. We are not responsible for any breach of contract between you and any Third Party.

19. **Liabilities and Indemnities.** *Read this carefully—it limits your right to sue us.*

You are solely responsible for all information or content that you give us through the Platform, the Services and the Third Party Services.

We and RBC companies will not be responsible for any loss, damage, harm, injury, delay or inconvenience suffered or incurred by you with respect to: (i) these Terms, the

Platform, the Services or the Third Party Services; (ii) any instruction given to, by or purported to be given by you, using Sign-In Credentials, in connection with the Services or the Third Party Services; (iii) any products or services you obtain or purchase from us or from a Third Party to whom we refer you, or otherwise. Such losses, damages, injuries, delays and inconveniences include, without limitation; (i) direct, incidental, indirect, consequential, special, aggravated, punitive or exemplary damages; (ii) loss of data, profits, information, opportunity, revenues and goodwill; and (iii) any other business interruption, commercial or economic losses. The foregoing limitation of liability applies regardless of the cause of action, even if we or a RBC company have been advised of the possibility of such damages.

In addition, in no event, even if we are negligent or any RBC company is negligent, will we or any RBC company be liable for any loss or damage suffered by you that is caused by any one or more of:

- The actions of, or any failure to act by a Service Provider or Third Party (and no such Third Party will be considered to be acting as our agent);
- Mistakes, errors, omissions, inaccuracies or other inadequacies of, or contained in the Services or Third Party Services or any data given by you to us, any RBC company or any Service Provider or Third Party, including your failure to update;
- Any delay, error, interruption or failure by us, any RBC company or any Service Provider or Third Party to perform or fulfill any of our obligations to you due to any cause beyond our control or their control, any system malfunctions or any technical failures;
- Unsecured communication being inaccurate, intercepted, reviewed or altered by others, or not received by you.
- Your access to the Services or the Third Party Services, including, without limitation, any delay or inability to access the Services or the Third Party Services;
- Your failure to receive or view any communication that has been presented to you, and we will not be responsible, and no such RBC company will be responsible, for any delay, damage or inconvenience that such failure may cause; or
- Your failure to fulfill any of your obligations under these Terms, including those in the “Security” section of these Terms, or to comply with any instructions we may provide to you from time to time in connection with the Platform and the Services.

You release and indemnify us for any claim, cost and liability incurred: (i) as a result of your use of the Platform or any of the Services or Third Party Services; or (ii) as a result of your breach of these Terms.

20. On-Screen Terms. *Terms shown on-screen form part of these Terms.*

There may be terms, conditions, instructions or disclaimers related to the Services, Third Party Services or Offers displayed on the screens in the Platform, or when you click on icons or links on the Platform screens. By using any of the Services, Third Party Services or any Offers, you must access and agree that the terms, conditions, instructions or disclaimers apply to your use of or access to the applicable Services, Third Party Services or Offers, in addition to the terms and conditions of any other applicable agreements.

21. Records. *Electronic records = paper records.*

Our records, including electronic records, including those of any Service Providers (whether used by them or us), regarding the Platform or the Services, including the retrieval, consolidation, organization and presentment of information, are final and conclusive. These records will be admissible in any legal, administrative or other proceedings. Furthermore, electronic data and records will be admissible as conclusive evidence of the contents of those records in the same manner as original paper documents. You waive any right to object to the introduction of any such electronic data or records into evidence.

22. Electronic Agreement. *Clicking = signing with a pen on paper.*

These Terms and any related terms, conditions, instructions, disclaimers or documents may be accepted in electronic form and your acceptance is binding between you and us. Neither you nor we will contest the validity or enforceability of these Terms and any related documents because they were accepted or signed in electronic form.

23. Assignment and Severability. *Contract law stuff.*

If any provision of these Terms is found to be invalid or unenforceable, this will not affect the validity or enforceability of the other provisions of these Terms. Our failure to enforce strict performance of any provisions of these Terms does not mean we have waived any provision or right. Neither the course of conduct between you and us, nor trade practice modifies any provision of these Terms. We may assign or transfer these Terms on notice to you. You may not assign or transfer these Terms or any of the obligations or rights under these Terms to any other person.

We have the right at all times to assign any or all of our rights and obligations under these Terms to an RBC company. The Services may then be delivered by the RBC company to whom we assign these Terms.

24. Language. *We will talk to each other in English.*

You and we have expressly requested that these Terms and all related documents, including notices, be drawn up in the English language. Vous et nous avons expressément demandé que cette entente et tout document y afférent, y compris tout avis, soient rédigés en langue anglaise. (Quebec only / Québec seulement).

25. Governing Law. *What law applies?*

These Terms are entered into and governed by the laws of the Province of Ontario and the federal laws of Canada applicable therein. You and we agree that the Ontario courts shall have exclusive jurisdiction over each of us for the determination of any matters arising out of these Terms.

26. Defined Terms. *What does everything mean?*

Device means any computer or mobile device you use to access the Platform and the Services.

Loyalty Card Services means the loyalty card services provided through the App that provide you with a virtual representation of your physical Loyalty Card for the purposes of completing transactions such as earning, and redeeming Loyalty Points.

Loyalty Points means the points or other rewards that a Loyalty Program Provider offers through a loyalty reward program.

Loyalty Program Providers mean the Third Parties who offer Loyalty Cards.

Offers means any of our offers, rate discounts or promotions or any offers, rate discounts or promotions of a Third Party.

RBC means Royal Bank of Canada.

RBC companies or **RBC company** means RBC, its direct and indirect subsidiaries and their successors and assigns. While we are a RBC company, in these Terms, a reference to RBC companies or RBC company will not include us.

Services means the Services as defined by the “Services” section of these Terms.

Service Provider means a party retained by us to act on our behalf to provide, or to assist us in providing, the Platform and the Services.

Service Provider Services means content and information contained in the Services provided by any Service Provider.

Sign-In Credentials means usernames, passwords, personal verification questions or other information required to access the Platform and the Services.

Terms means these terms and conditions.

Third Party means any party other than you, us or a party when acting as a Service Provider.

Third Party Services means any products or services provided by a Third Party that can be used or accessed on or through the Platform or a Third Party that we refer you to for other products and services.

DRIVE Rewards and Contest

THIS CONTEST IS OPEN TO CANADIAN RESIDENTS ONLY (EXCLUDING QUEBEC RESIDENTS) AND IS GOVERNED BY CANADIAN LAW

1. CONTEST PERIOD:

The DRIVEstakes Contest (the “Contest”) begins on [November 26th], 2018 at 12:00 a.m. Eastern Time (“ET”) and ends on February 14th, 2019 at 11:59 p.m. ET (the “Contest Period”).

2. ELIGIBILITY:

Contest is open to all legal residents of Canada, excluding Quebec, who have reached the legal age of majority in their province/territory of residence at the time of entry, except employees, representatives or agents (and those with whom such persons are domiciled, whether related or not) of RBC Ventures Inc. (the “Sponsor”), its subsidiaries, affiliates, prize suppliers, advertising/promotion agencies and any entity involved in the development, production, implementation, administration, judging or fulfillment of the Contest (collectively, the “Contest Parties”).

3. HOW TO ENTER:

There are two (2) ways to enter the Contest:

(A) To enter: (i) visit the App Store, Google Play or www.drive.ca and follow the on-screen instructions to “join now” on Drive™ (the “Platform”); (ii) fully complete the registration process in the Platform with all required information, which requires you to enter your full name and valid email address and to add your vehicle information using the VIN or License Plate Number (the “Registration”); (iii) signify your agreement that you have read and agree to be legally bound by the terms and conditions of these Official Rules and Regulations (the “Rules”) and (iv) complete the following actions to receive ballots towards entry:

1. Adding a vehicle
 - Ballot/Entry: 1 ballot per car
 - Conditions: Maximum 2 ballots/entries
2. Referring a friend
 - Ballot/Entry: 1 ballot per friend
 - Conditions: Maximum 10 ballots/entries
3. Booking a service
 - Ballot/Entry: 1 ballot per service
 - Conditions: Maximum 2 ballots/entries
4. Booking a test drive

- Ballot/Entry: 1 ballot per test drive
- Conditions: Maximum 2 ballots/entries

To be eligible, you must have joined the Platform and completed the Registration during or before the Contest Period and completed at least one action during the Contest Period (the “Entry”). You will be eligible to receive one (1) Entry per person/email address for each action taken, up to the maximums stated for each action in the chart above, and up to a total maximum of 16 ballots/Entries per person/email address. All eligible Entries, up to the maximum, submitted and received during the Contest Period will be entered into the random prize draw.

(B) NO PURCHASE NECESSARY. To enter without joining the Platform, completing the Registration or completing an action, you must hand-print your name, address, city, province or territory, postal code, day and evening telephone numbers, and an original, legible 250-word or more handwritten essay about “your favourite vehicle”, and mail in a postage stamped envelope to: “DRIVE Rewards”, Emma Jones, [20 Bay Street, 17th floor, Toronto ON M6J 2N8] (the “Entry”). Maximum of 16 non-purchase Entries per entrant. To be eligible, non-purchase Entries must: (i) be received separately in a single envelope bearing sufficient Canadian postage (i.e. multiple Entries in the same envelope will be void); and (ii) be postmarked by the last day of the Contest Period and received by the Sponsor by March 1st, 2019 at 11:59 p.m. ET, to be entered into the random prize draw.

There is a limit of 16 Entries per person/email address permitted during the Contest Period. Under no circumstances will an eligible entrant be permitted to have more than the maximum allowable number of Entries as expressly permitted by these Rules. If it is discovered by the Sponsor (using any evidence or other information made available to or otherwise discovered by the Sponsor) that any person has attempted to: (i) obtain more than 16 Entries per person/email address during the Contest Period; and/or (ii) use (or attempt to use) multiple names, identities email addresses and/or any automated, macro, script, robotic or other system(s) or program(s) to enter or otherwise participate in or disrupt this Contest; then he/she may be disqualified from the Contest in the sole and absolute discretion of the Sponsor. Your Entry may be rejected if (in the sole and absolute discretion of the Sponsor) the Entry Form is not fully completed with all required information and submitted and received during the Contest Period. The Released Parties (defined below) are not responsible for late, lost, misdirected, delayed, incomplete or incompatible Entries (all of which are void).

All Entries are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification): (i) for the purposes of verifying an individual’s eligibility to participate in this Contest; (ii) for the purposes of verifying the eligibility and/or legitimacy of an Entry, Registration, Question, and/or other information entered (or purportedly entered) for the purposes of this Contest; and/or (iii) for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with these Rules. Failure to

provide such proof to the satisfaction of the Sponsor in a timely manner may result in disqualification in the sole and absolute discretion of the Sponsor. The sole determinant of the time for the purposes of a valid Entry in this Contest will be the Contest server machine(s).

4. THE PRIZE AND APPROXIMATE RETAIL VALUE:

There will be one hundred (100) prizes available to be won, each consisting of a \$50 Petro-Canada gift card (the "Prize"), with a total prize amount of \$5000.

Prize must be accepted as awarded and is not transferable, assignable or convertible to cash (except as may be specifically permitted by Sponsor in its sole and absolute discretion). No substitutions except at Sponsor's option. Sponsor reserves the right, in its sole and absolute discretion, to substitute the Prize or a component thereof with a prize of equal or greater value, including, without limitation, but at Sponsor's sole and absolute discretion, a cash award. Petro-Canada, not Sponsor, is responsible for the terms and conditions applicable to the Prize.

Petro-Canada is a Suncor Business

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Prize will only be awarded to the person whose verifiable full name and valid email address appears on the Entry.

5. RANDOM PRIZE DRAW AND WINNER SELECTION:

On March 4th, 2019 (the "Draw Date") in Toronto, Ontario at approximately 11:00 a.m. ET, one hundred (100) eligible entrants will be selected by random draw from among all eligible Entries submitted and received during the Contest Period in accordance with these Rules. The odds of winning depend on the number of eligible Entries submitted and received during the Contest Period in accordance with these Rules. For clarity, each entrant is only eligible to win one (1) Prize.

The Sponsor or its designated representative will make a minimum of three (3) attempts to contact each selected entrant (using the information provided on the Entry) within five (5) business days of the Draw Date. If the selected entrant cannot be contacted within five (5) business days of the Draw Date, or if there is a return of any notification as undeliverable, then he/she may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such newly selected entrant).

BEFORE BEING DECLARED A CONFIRMED PRIZE WINNER, each selected entrant will be required to: (a) correctly answer a mathematical skill-testing question without mechanical or other aid; and (b) sign and return within two (2) business days of

notification the Sponsor's declaration and release form, which (among other things): (i) confirms compliance with these Rules; (ii) acknowledges acceptance of the Prize as awarded; (iii) releases the Contest Parties and each of their respective officers, directors, agents, representatives, successors and assigns (collectively, the "Released Parties") from any and all liability in connection with this Contest, his/her participation therein and/or the awarding and use/misuse of the Prize or any portion thereof; and (iv) agrees to the publication, reproduction and/or other use of his/her name, address, voice, statements about the Contest and/or photograph or other likeness without further notice or compensation, in any publicity or advertisement carried out by or on behalf of the Sponsor in any manner whatsoever, including print, broadcast or the internet. If the selected entrant: (a) fails to correctly answer the skill-testing question; (b) fails to return the properly executed Contest documents within the specified time; (c) cannot accept (or is unwilling to accept) the Prize as awarded for any reason; and/or (d) is determined to be in violation of these Rules (all as determined by the Sponsor in its sole and absolute discretion); then he/she may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit all rights to the Prize) and the Sponsor reserves the right, in its sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Entries (in which case the foregoing provisions of this section shall apply to such newly selected entrant).

6. USE OF PERSONAL INFORMATION

By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her Entry only for the purpose of administering the Contest and in accordance with Sponsor's privacy policy (available at: <http://www.rbc.com/privacysecurity/ca/our-privacy-policy.html>). Any other consent that the entrant has given to the Sponsor to receive commercial electronic messages which are currently in effect, and unrelated to this Contest, shall not be affected by the request for consent made pursuant to this Contest.

7. GENERAL CONDITIONS:

All Entries become the property of the Sponsor. This Contest is subject to all applicable federal, provincial and municipal laws. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without right of appeal, including, without limitation, any decisions regarding the eligibility/disqualification of Entries and/or entrants. By participating in this Contest, you are agreeing to be legally bound by the terms and conditions of these Rules. **ANYONE DETERMINED TO BE IN VIOLATION OF THESE RULES FOR ANY REASON IS SUBJECT TO DISQUALIFICATION IN THE SOLE AND ABSOLUTE DISCRETION OF THE SPONSOR AT ANY TIME.**

The Released Parties will not be liable for: (i) any failure of the Website during the Contest; (ii) any technical malfunction or other problems relating to the telephone network or lines, computer on-line systems, servers, access providers, computer

equipment or software; (iii) the failure of any Entry to be received, captured or recorded for any reason, including, but not limited to, technical problems or traffic congestion on the internet or at any website; (iv) any injury or damage to an entrant's or any other person's computer or other device related to or resulting from participating in the Contest; and/or (v) any combination of the above.

In the event of a dispute regarding who submitted an Entry, Entries will be deemed to have been submitted by the authorized account holder of the email address submitted at the time of entry. "Authorized account holder" is defined as the person who is assigned an email address by an internet provider, online service provider, or other organization (e.g. business, educational institute, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. An entrant may be required to provide proof (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification) that he/she is the authorized account holder of the email address associated with the Entry in question.

The Sponsor reserves the right to withdraw, amend or suspend this Contest (or to amend these Rules) in any way, in the event of an error, technical problem, computer virus, bugs, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Rules. Any attempt to deliberately damage any website or to undermine the legitimate operation of this Contest in any way (as determined by Sponsor in its sole and absolute discretion) is a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law. The Sponsor reserves the right to cancel, amend or suspend this Contest, or to amend these Rules, in any way without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind, or for any other reason whatsoever. Without limiting the generality of the forgoing, the Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate based on the circumstances and/or to comply with applicable law.

The Sponsor reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates and/or timeframes stipulated in these Rules, to the extent necessary, for purposes of verifying compliance by any entrant or Entry with these Rules, or as a result of any technical or other problems, or in light of any other circumstances which, in the opinion of the Sponsor, in its sole and absolute discretion, affect the proper administration of the Contest as contemplated in these Rules, or for any other reason.

In the event of any discrepancy or inconsistency between the terms and conditions of these Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to: the Entry, Platform, and/or point of sale, television, print or online advertising; the terms and conditions of these Rules shall prevail, govern and control to the fullest extent permitted by law.

‡ All third party trademarks are the property of their respective owners.

DRIVE - Instant Rewards for Service Booking Terms

Eligible DRIVE Users will receive a \$10 electronic Amazon eGift card (a “Gift Card”) via email when you book and complete a vehicle service or recall fix appointment (an “Appointment”) through DRIVE during the Promotion Period and upload proof of completion to DRIVE.

Limit of one Gift Card per Appointment, up to a maximum of two Gift Cards per Eligible DRIVE User during the Promotion Period.

This promotion may not be combined or used in conjunction with any other promotion, and cannot be applied retroactively to previous vehicle service appointments.

Amazon, not RBC Ventures Inc., is responsible for the terms and conditions associated with the Gift Cards which are available at [[Terms and Conditions](#)].

RBC Ventures Inc. reserves the right to cancel, modify or withdraw this promotion at any time.

“**Eligible DRIVE Users**” means someone who has (i) created a DRIVE profile, (ii) uploaded a vehicle to their DRIVE profile and (iii) uploaded a completed service receipt/record to their DRIVE service records folder or email to hello@talktodrive.ca during the Promotion Period.

The “**Promotion Period**” will begin on November 26th, 2018 and will end on the earlier of (i) April 1st, 2019 or (ii) such time when 20,000 eligible vehicle service appointments have been booked and completed through DRIVE.