

OFFICIAL SWEEPSTAKES RULES

SWEEPSTAKES PERIOD:

The RBC Research Insights Community Sweepstakes (the “Sweepstakes” or the “Contest”) begins on July 1st, 2024 at 12:00 AM Eastern Time and ends on January 14, 2026 at 11:59 PM Eastern Time (the “Sweepstakes Period”).

AGREEMENT TO BE LEGALLY BOUND BY THESE RULES:

By participating in this Sweepstakes, you are signifying your agreement that you have read and agree to be legally bound by these Official Sweepstakes Rules (the “Rules”).

ELIGIBILITY:

The Sweepstakes is only open to residents of Canada who are currently active members of the RBC Research Insights Community, were members of the RBC Research Insight Community prior to the start of the sweepstakes Period and 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 living, whether related or not) of Royal Bank of Canada (the “Sponsor”), its parent companies, subsidiaries, affiliates, prize suppliers, advertising/promotion agencies and any other individual or entity involved in the development, production, administration, or fulfillment of the Sweepstakes (collectively, the “Sweepstakes Parties”).

HOW TO ENTER:

No purchase necessary. To enter the Sweepstakes, go to <https://www.ric.rbc.com/hub> (the “RBC Research Insights Community”) and follow the on-screen instructions to:

- Complete any eligible study to enter (quick poll participation not supported for sweepstakes entries)
- 1 entry per activity completes / max 5 entries per draw

Once you have provided all of the required information and completed all of the foregoing steps to enter (as determined by the Sponsor in its sole and absolute discretion), you will be eligible to receive an entry (an “Entry”).

ENTRY LIMIT:

There is a limit of five (5) Entries per person during the Sweepstakes Period. 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) exceed any of the limits stated in these Rules; and/or (ii) 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 to disrupt this Sweepstakes; then they may be disqualified from the Sweepstakes in the sole and absolute discretion of the Sponsor. An Entry may be rejected if (in the sole and absolute discretion of the Sponsor): (i) the Entry is not submitted and received in accordance with these Rules during the Sweepstakes Period; and/or (ii) the Entry is not otherwise in compliance with these Rules (all as determined by Sponsor in its sole and absolute discretion). The Released Parties (defined below) are not responsible for late, lost, misdirected, delayed, incomplete or incompatible Entries or any other Sweepstakes-related information (all of which are void).

VERIFICATION:

All Entries and entrants 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 Sweepstakes; (ii) for the purposes of verifying the eligibility and/or legitimacy of any Entry or any other information submitted (or purportedly submitted) for the purposes of this Sweepstakes; and/or (iii) for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Sweepstakes in accordance with these Rules. Failure to provide such proof to the complete satisfaction of the Sponsor within the timeline specified by the Sponsor may result in disqualification in the sole and absolute discretion of the Sponsor. The sole determinant of the time for the purposes of this Sweepstakes will be the Contest server machine(s).

PRIZES:

PRIZE DESCRIPTION

There will be 50 prizes in total (each, a “Prize”). Each Prize consists of:

- \$50.00 CAD in a selection of eight provider's gift cards.
- Gift card selection includes the following providers:
 - Amazon.ca
 - Best Buy
 - Cineplex Inc.
 - Indigo
 - Petro Canada
 - Sobeys
 - Starbucks
 - The Home Depot
- All gift cards available are offered in CAD

Each gift card is subject to the terms and conditions of the issuer. Each gift card 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 any gift card or a component thereof with a prize of equal or greater retail value, including, without limitation, but at Sponsor's sole and absolute discretion, a cash award.

There is a limit of one (1) Prize per person.

PRIZE WINNER SELECTION PROCESS:

There will be 10 draws, with 5 winners per draw:

1. By April 25th, 2025 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential Prize winner. Only entries completed between July 1, 2024 at 12:00 AM Eastern Time and April 2nd, 2025 at 11:59 PM Eastern Time are eligible for this selection date.
2. By May 14, 2025 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential Prize winner. Only entries completed between April 3, 2025 at 12:00 AM Eastern Time and May 7, 2025 at 11:59 PM Eastern Time are eligible for this selection date.
3. By June 11, 2025 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential Prize winner. Only entries completed between May 8, 2025 at 12:00 AM Eastern Time and June 4, 2025 at 11:59 PM Eastern Time are eligible for this selection date.
4. By July 9, 2025 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential Prize winner. Only entries completed between June 5, 2025 at 12:00 AM Eastern Time and July 2, 2025 at 11:59 PM Eastern Time are eligible for this selection date.
5. By August 13, 2025 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential

Prize winner. Only entries completed between July 3, 2025 at 12:00 AM Eastern Time and August 6, 2025 at 11:59 PM Eastern Time are eligible for this selection date.

6. By September 10, 2025 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential Prize winner. Only entries completed between August 7, 2025 at 12:00 AM Eastern Time and September 3, 2025 at 11:59 PM Eastern Time are eligible for this selection date.
7. By October 8, 2025 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential Prize winner. Only entries completed between September 4, 2025 at 12:00 AM Eastern Time and October 1, 2025 at 11:59 PM Eastern Time are eligible for this selection date.
8. By November 12, 2025 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential Prize winner. Only entries completed between October 2, 2025 at 12:00 AM Eastern Time and November 5, 2025 at 11:59 PM Eastern Time are eligible for this selection date.
9. By December 10, 2025 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential Prize winner. Only entries completed between November 6, 2025 at 12:00 AM Eastern Time and December 3, 2025 at 11:59 PM Eastern Time are eligible for this selection date.
10. By January 14, 2026 ("Selection Date"), five (5) eligible entrants will be selected by random draw from among all eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into a subsequent draw(s)) and each such selected entrant will be deemed a potential Prize winner. Only entries completed between December 4, 2025 at 12:00 AM Eastern Time and January 7, 2026 at 11:59 PM Eastern Time are eligible for this selection date.

The odds of winning depend on the number of eligible Entries submitted and received in accordance with these Rules during the Contest Period up to the point of the applicable draw (however, Entries that were entered into, but not selected in, a previous draw will not carry over into any subsequent draw(s)).

WINNER NOTIFICATION PROCESS:

The Sponsor or its designated representative will make a maximum of two (2) attempts to contact each potential Prize winner (using the information provided at the time of entry) within 10 business days of the applicable Selection Date. If a potential Prize winner cannot be contacted within 10 business days of the applicable Selection Date, or if there is a return of any notification as undeliverable; then they may, in the sole and absolute discretion of the Sponsor, be disqualified (and, if disqualified, will forfeit all rights to the applicable Prize) and the Sponsor reserves the right, in its sole and absolute discretion and time permitting, to select an alternate potential Prize winner following the same applicable winner selection procedure described above (with the necessary amendments), in which case the foregoing provisions of this section shall apply to such new potential Prize winner.

WINNER CONFIRMATION PROCESS:

BEFORE BEING DECLARED A CONFIRMED PRIZE WINNER, each potential Prize winner will be required to: (a) correctly answer a mathematical skill-testing question without mechanical or other aid (which may, in the sole and absolute discretion of the Sponsor, be administered online, by email or other electronic means, by telephone, or in the Sponsor's form of declaration and release); and (b) sign and return within three (3) 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, employees, agents, representatives, successors and assigns (collectively, the

“Released Parties”) from any and all liability in connection with this Contest, their 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 their 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 or medium whatsoever, including print, broadcast or the internet. If the potential Prize winner: (a) fails to return the properly executed Contest documents within the specified time; (b) cannot accept (or is unwilling to accept) the Prize (as awarded) for any reason; (c) fails to correctly answer the skill-testing question; 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 they 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 select an alternate potential Prize winner following the same winner selection procedure described above (with the necessary amendments), in which case the foregoing provisions of this section shall apply to such new potential Prize winner. The Sponsor will have final discretion in selecting the winner in the event of a tie or for any other reason.

GENERAL CONDITIONS:

All Entries become the property of the Sponsor. This Sweepstakes is subject to all applicable federal, provincial and municipal laws. The decisions of the Sponsor with respect to all aspects of this Sweepstakes 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. ANYONE DEEMED BY THE SPONSOR 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 any website during the Sweepstakes; (ii) any technical malfunction or other problems of any nature whatsoever, including, without limitation, those relating to the telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any Entry or other information to be received, captured or recorded for any reason whatsoever, 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 Sweepstakes; and/or (v) any combination of the above.

Without limiting the generality of the foregoing, by participating in the Sweepstakes, each entrant releases the Released Parties from any and all liability in connection with this Sweepstakes and their participation therein.

In the event of a dispute regarding who submitted an Entry, the Sponsor reserves the right, in its sole and absolute discretion, to require any individual who purports to be the entrant that submitted the Entry in question to provide proof to the complete satisfaction of the Sponsor (as determined by the Sponsor in its sole and absolute discretion) of being the entrant that submitted such Entry. Failure to provide such proof to the complete satisfaction of the Sponsor within the timeline specified by the Sponsor may result in disqualification (as determined by the Sponsor in its sole and absolute discretion).

The Sponsor reserves the right, in its sole and absolute discretion, to withdraw, amend or suspend this Sweepstakes (or to amend these Rules) in any way, in the event of any cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Sweepstakes as contemplated by these Rules, including, without limitation, any error, technical problem, computer virus, bugs, tampering, unauthorized intervention, fraud or technical failure.

Any attempt to deliberately damage any website or to undermine the legitimate operation of this Sweepstakes 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, in its sole and absolute discretion, reserves the right to cancel, amend or suspend this Sweepstakes, 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 foregoing, 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.

By entering this Sweepstakes, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with their Entry only for the purpose of administering

the Sweepstakes and in accordance with Sponsor's privacy policy (available at: <http://www.rbc.com/privacysecurity/ca/our-privacy-policy.html>).

This section does not limit any other consent(s) that an individual may provide the Sponsor or others in relation to the collection, use and/or disclosure of their personal information.

The Sponsor reserves the right, in its sole and absolute discretion, to adjust any of the dates, timeframes and/or other Sweepstakes mechanics 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 Sweepstakes 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 Sweepstakes-related materials or website(s), including, but not limited to: and entry form, 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.