

Online Services

Privacy and security

Royal Bank of Canada (RBC) treats security issues extremely seriously and the privacy of your data is of utmost importance to us. RBC and its international wealth management arm, RBC Wealth Management have gone to great lengths to ensure your confidentiality and security.

RBC uses one of the highest commercially available levels of encryption, for all online banking sessions or whenever personal or financial information is requested of you.

Our systems are protected by firewalls, which are a combination of industrial strength computer hardware and software that securely separates the Internet from our organization's internal web servers and computer systems. These firewalls prevent certain types of internet traffic to our web servers to prevent unauthorized access.

We strongly recommend that you regularly refer to RBC's privacy and security website for important updates. Please visit:

<http://www.rbc.com/privacysecurity/>

You should also adopt certain practices to help protect your security during an online banking session:

Protect your password:

- Always choose unique passwords that include both letters and numbers and do not alternate between passwords (there are restrictions imposed by the system to prevent repeated, short and 'weak' passwords)
- Do not choose passwords that are obvious like names, birthdays or telephone numbers that might be easy for others to figure out
- Make sure that you protect your password by memorizing it and not revealing it to anyone.

Change your password:

- It is important to change your password from time to time. Once you have initially accessed the site, simply click 'Reset Password' from the right-hand navigation bar under 'Information'.

Cache:

- Most browsers cache images or files that you have viewed locally to improve performance (known as 'caching'). There are a number of procedures you can follow to minimise the risk of local caches:
- Set your browser so that no cache is created on your local disk
- Do not enable any option to remember passwords
- Close the browser immediately after you complete your access to a secure site. This will mean that if you wish to carry out further Internet activities you will have to open the browser again. However, this is regarded as best practice in order to limit the storage of sensitive information on your machine.

Cookies:

- Online Services uses temporary cookies – that will only exist for as long as your browser session is active - to manage your session. Therefore to use the system, you must have
- Cookies enabled in your web browser
- To set this feature in Internet Explorer 6, navigate to the 'Tools>Internet Options' menu and select 'Privacy'. For further information, please refer to the Internet Explorer 6 help documentation. This can be accessed via the 'Help' menu item in the toolbar, or on the Internet via <http://support.microsoft.com/>.

Time out facility:

- It is important to properly log out after an online banking session. If you forget, we will automatically log you out after thirty minutes has elapsed with no activity.

Security Reminder:

- Remember that standard email, those sent outside of a protected environment are unencrypted and are therefore not considered secure. You should never send any personal or financial information when corresponding with RBC by email.
- If you are accessing Online Services through a computer that is not your own, then you should take precautions to ensure that your personal information remains secure at all times.

Extracting Information:

- Remember that any data extracted out of the system, for example via export to a Microsoft Excel file, implies that data will be outside of the security of Online Services, and the extracted file may reside on your local hard disk. You will need to ensure you protect any data on your hard disk.



Online Services is a service provided to clients of RBC subsidiary companies that comprise RBC Wealth Management's network. The service is supplied to RBC Wealth Management's network by Royal Bank of Canada (Channel Islands) Limited (the "Bank") from its offices in Jersey, Channel Islands. The Bank is regulated by the Guernsey Financial Services Commission to carry on deposit taking and investment business and to act as a custodian/trustee of collective investment schemes in Guernsey and is regulated by the Jersey Financial Services Commission in the conduct of deposit taking, fund services and investment business in Jersey.

The Bank's terms and conditions are updated from time to time and can be found at www.rbcwminternational.com/terms-and-conditions-British-Isles.html. Registered Office: PO Box 48, Canada Court, St Peter Port, Guernsey, GY1 3BQ, registered company number 3295. Deposits made with the offices of the Bank in Guernsey and Jersey are not covered by the UK Financial Services Compensation Scheme. Copies of the latest audited accounts are available upon request from either the registered office: PO Box 48, Canada Court, St Peter Port, Guernsey, GY1 3BQ or the Jersey Branch: 19 - 21 Broad St, St. Helier, Jersey JE1 8PB. ® Registered trademark of Royal Bank of Canada. ™ Trademark of Royal Bank of Canada. Used under licence.