

Addendum

This China privacy policy addendum (this "Addendum") is in addition to the global privacy policy (available at https://www.rbc.com/privacysecurity/ca/global-privacy-notice.html) and will also apply to the extent that you have any dealings with, or provide any personal information to, any Royal Bank of Canada entity in China or, to the extent that any data protection law in China applies, any of their affiliates (or affiliates of Royal Bank of Canada) (together, "Royal Bank of Canada" or "we") from time to time. It does not replace the global privacy policy. To the extent that this Addendum or the global privacy policy are inconsistent with applicable law, they shall be deemed amended to the extent required to comply with such applicable law.

Requirement to Provide your Personal Information

From time to time, we may request for you to supply Royal Bank of Canada with your personal information in connection with the purposes listed in the global privacy policy. If you fail to provide such personal information, we may be unable to provide you with our services (or any part thereof), including opening an account, or comply with any applicable laws or regulations or guidelines and codes issued by regulatory or other authorities.

How We Store Your Personal Information

We comply with Chinese laws and requirements on data storage. When we collect or process your information, we will, according to applicable laws and regulations, regulatory, archival, accounting, auditing or reporting requirements, and the purposes as set forth in this Policy, store your information for a period as minimum as necessary to fulfill the purposes of information collection.

Your Rights Relating to Personal Information

- 1. You have the right to check with us whether we hold your personal information and to check and make a copy of the personal information you have provided to us.
- 2. You have the right and obligation to update your personal information with us to ensure all information be accurate and up-to-date. You have the right to request us to provide convenience for you to update your personal information with us and to correct any of your information that is inaccurate.
- 3. You have the right to request us to delete or otherwise properly dispose of your personal information that is beyond retention period in accordance with the

applicable law and regulation, this Addendum, and other agreement between you and us.

- 4. In the unfortunate event of the death of an individual person, Royal Bank of Canada may grant his/her near relatives the rights of consulting, copying, correcting, and deleting the relevant personal information of the deceased
- 5. If the purpose or method of processing your personal information changes, Royal Bank of Canada shall seek your consent again before processing your personal data.
- 6. We pay particular attention to protection of the personal information of minors below age of 14. We have no intention to collect any minors' personal information, unless it is agreed by their parents or guardians and it is necessary for the products or services offered to the minors
- 7. In the case Royal Bank of Canada needs to transfer your personal information due to reasons such as merger, division, dissolution, Royal Bank of Canada will inform you of the name and contact information of the party with which your personal information has been shared.
- 8. If you have any comments, questions or concerns about any information in the global privacy policy or this Addendum, or would like to have requests for access to, correction or deletion of personal information, for withdrawal of authorization or disposal of personal information beyond retention period, for a copy of this Addendum, or have enquiries about our practices regarding personal information and privacy protection, please contact Royal Bank of Canada at:

Royal Bank of Canada, Beijing Branch

Winland International Financial Center

No. 7 Financial Street, Suite 921, Beijing, 100033

E-mail: privcyof@rbc.com

Telephone: +86.10.5839.9388 (8:30am - 5:30pm, Monday to Friday during the working days)

- 9. Notwithstanding the foregoing, we may not be able to fulfill certain requests where we are permitted or required to do so under applicable laws or in accordance with regulatory requests or requirements.
- 10. Nothing in this Addendum shall limit the rights you should have as a personal information subject under Chinese law.