

## WHAT DOES RBC BANK(GEORGIA), N.A. DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons RBC Bank (Georgia), N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank (Georgia), N.A. share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call 1-800 ROYAL® 5-3 (1-800-769-2553) —our menu will prompt you through your choice(s)

#### Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

**RBC Bank (Georgia), N.A. is required to send this notice to you annually. No action is specifically required. However you can contact us at any time to limit our sharing.**

### Questions?

Call 1-800 ROYAL 5-3 (1-800-769-2553) or go to [www.rbcbank.com](http://www.rbcbank.com)

## Who we are

<b>Who is providing this notice?</b>	RBC Bank (Georgia), N.A.
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## What we do

<b>How does RBC Bank (Georgia), N.A. protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does RBC Bank (Georgia), N.A. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include:</p> <ul style="list-style-type: none"> <li>▪ Companies with RBC names, such as Royal Bank of Canada; RBC Wealth Management; RBC Capital Markets, LLC; RBC Ventures Inc.</li> <li>▪ Companies with a City National name, such as City National Bank; City National Securities Nc.; and City National Rochdale, LLC.</li> <li>▪ Symphonic Financial Advisors, LLC; CNR Securities, LLC; Symphonic Securities, LLC; Datafication Inc.; Exactuals, LLC, FilmTrack, Inc., Symphonic Insurance, LMCG investments, LLC; Convergent Wealth Advisors, LLC; and Mid-Continent Capital, LLC.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>RBC Bank (Georgia), N.A. does not share with nonaffiliates so they can market to you.</p>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit card companies.

## Other important information

### For customers with Vermont or California mailing addresses

The information-sharing practices described above are in accordance with federal law and similar state laws. The laws of Vermont and California place additional limits on sharing information about their residents.

For customers with Vermont mailing addresses, we will obtain your consent before sharing your “creditworthiness” information, as described above, with other RBC companies. We will not share personal information about you with nonaffiliated third parties, unless permitted by law, such as in connection with joint marketing agreements where we may disclose to our marketing partners your name, contact information, and/or information about our transactions and/or experiences with you.

For customers with California mailing addresses, we will limit any sharing of your non-public personal information as required by California law.

# California Consumer Privacy Notice

Effective April 30, 2025

This CALIFORNIA PRIVACY NOTICE supplements the information contained in the Privacy Statement of RBC Bank Georgia, NA, (“we”, “us”, “our”) and applies solely to the rights of California residents with respect to “Personal Information” as defined in the California Consumer Privacy Act of 2018 (“CCPA”), and amended by the California Privacy Rights Act (“CPRA”). Any capitalized terms used in this policy have the same meaning as in the CCPA unless otherwise defined.

## Categories of Personal Information That We Collect

As used in this California Privacy Notice, “Personal Information” means any information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include: (i) publicly available information from government records; (ii) de-identified or aggregated consumer information or (iii) personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA) and the Gramm-Leach-Bliley Act (GLBA). As a financial institution, the vast majority of the information we collect is subject to the privacy provisions of GLBA or falls within another exception listed above and is therefore not subject to the disclosure provisions of CCPA. However, we are including below all such information that we collect in the interest of full disclosure.

We may collect Personal Information from California Consumers (hereafter referred to as “you” or “your”) in a variety of different situations, including, but not limited to on any of our websites, your mobile device, through email, in physical locations, through the mail, over the telephone, and/or in any other situation where we interact with you. More specifically, we have collected the following categories of Personal Information from California Consumers in the last 12 months, which depends on the particular business purpose for which we collect it:

CATEGORY	EXAMPLES
<b>Identifiers</b>	Real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers
<b>Personal information</b> as defined in the California Customer Records Act, Cal. Civ. Code §1798.80	Contact and financial information
<b>Protected classifications under California or federal law</b>	Age, marital status, sex, and veteran or military status
<b>Commercial information</b>	Information about past transactions or purchases
<b>Biometric information</b>	Voiceprints and facial images
<b>Internet or similar network activity information</b>	Browsing history, search history, information about a consumer’s interaction with a website, application, or advertisement, behavioral characteristics derived from interactions with our websites or mobile apps
<b>Geolocation data</b>	Device location
<b>Audio, electronic, visual, or similar information</b>	Call and video recordings
<b>Professional or employment-related information</b>	Occupation, employer name, employer phone number, employer address

<b>Education information</b>	Name educational institution, dates attended, degree or certification
<b>Inferences drawn from other personal information</b>	Certain inferences concerning an individual's preferences and characteristics

## **Sensitive Personal Information That We Collect**

Privacy laws in California specify certain rights with respect to our collection of information those laws designate as "Sensitive Personal Information." We collect the following Sensitive Personal Information, as defined by California law:

- Government-issued identifiers such as social security number, driver's license, state identification card, passport number
- Account log-in, financial information, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account
- Racial or ethnic origin, religious or philosophical beliefs, or union membership
- Precise geolocation
- Genetic and biometric information

RBC Bank does not share Sensitive Personal Information for purposes of cross-context behavioral advertising.

## **Source From Which Personal Information Is Collected**

RBC Bank collects the Personal Information above from the following categories of sources:

- Directly from California Consumers
- Service providers
- Publicly available sources and registries
- RBC Bank affiliates
- Business partners
- Third parties authorized to share information with us
- Government entities

## **Purpose of Collection of Personal Information**

RBC Bank uses the Personal Information above for the following business purposes:

- To fulfill or meet the purpose for which you provided the information. For example, if you disclose your name and contact information to ask us a question or inquire about our products or services, we will use that Personal Information to respond to your inquiry. When you sign up to open a new commercial bank account, we may use your information to facilitate communication about that program or benefits. If we seek to or do engage you as a vendor, we use your information to communicate about our potential, current, or former business relationship.
- To contact you and to inform you about products, services, promotions, special offers, and/or events that may interest you.
- To provide you information about our products and services.
- To provide, support, personalize, and develop our website, products, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests and prevent transactional fraud.

- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your mobile application or website experience and to deliver content and product and service offerings relevant to your interests.
- To help maintain the safety, security, and integrity of our mobile application or website, products and services, databases and other technology assets, and business.
- For research, analysis, and business development, including to develop and improve our website, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- We may also use the Personal Information referenced above for any one of the specific “business purposes” described in the CCPA.

## **Parties With Whom Personal Information Is Disclosed**

RBC Bank may share the Personal Information above with the following parties:

- Affiliates and subsidiaries
- Our parent company – Royal Bank of Canada (“RBC”) Business partners
- Service providers
- Third parties with whom you authorize or direct us to share your information
- Government entities and others with whom we share information for legal or necessary purposes

## **Security & Safeguarding of Personal Information**

We seek to protect Personal Information by implementing and maintaining reasonable physical, electronic, and procedural security measures and safeguards designed to protect Personal Information within our organization and against unauthorized access. In addition, RBC Bank limits access to Personal Information to those with a need to know. We provide annual employee training in the proper handling of Personal Information.

## **Retention Period for Personal Information**

RBC Bank will not retain Personal Information longer than necessary to accomplish the business purpose for which the Personal Information was collected and processed or as required by the terms of a client contract or applicable law.

## **Selling or Sharing of Personal Information**

Our use of tracking technologies, like Cookies, may be considered a “sale” under California law. We may also share your personal information for the following reasons: (i) For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus, (ii) For our marketing purposes— to offer our products and services to you, (iii) For joint marketing with other financial companies, (iv) For our affiliates to obtain information about your transactions and experiences, (v) For our affiliates to obtain information about your creditworthiness, (vi) For our affiliates to market to you.

## **Consumer Rights under CCPA**

The CCPA provides California consumers with certain rights regarding their Personal Information. If you are a California consumer this notice describes your CCPA rights and explains how to exercise those rights.

Subject to certain limitations, you have the right to (1) request to know more about the categories and specific pieces of Personal Information we collect, use, disclose, and sell, and to access your information, (2) request correction of your Personal Information, (3) request deletion of your Personal Information and (4) not be discriminated against for exercising these rights, (5) limit processing of Sensitive Personal Information.

### **Right to Access**

You have the right to know what Personal Information City National has collected about the you, including the categories of Personal Information, the categories of sources from which the Personal Information is collected, the business or commercial purpose for collecting, selling, or sharing Personal Information, the categories of third parties to whom City National discloses Personal Information, and the specific pieces of Personal Information City National has collected about you.

We will disclose the applicable information upon receipt of your verifiable consumer request (see ["Submitting a Verifiable Consumer Request"](#) section below).

### **Right to Correction**

You have the right to request that we correct information that is inaccurate (see ["Submitting a Verifiable Consumer Request"](#) section below).

### **Right to Deletion**

You have the right to request that we delete any of your Personal Information subject to the various exceptions provided in the CCPA (see ["Submitting a Verifiable Consumer Request"](#) section below).

We may deny your deletion request under certain circumstances, and will inform you of the basis for the denial, which may include, but is not limited to, if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the Personal Information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Enable solely internal uses that are reasonably aligned with Consumer expectations based on your relationship with us.
- Comply with a legal obligation.

### **Right to Opt-out**

If you are in California, you can opt-out of being tracked by third-party tracking technologies used on our digital platforms by going to the [RBC Global Privacy Notice Page](#) and clicking the [Advertising & Cookies](#)

option at the bottom of the page.

## **Right to Nondiscrimination**

Our We will not discriminate against you because you elect to exercise any of your rights under the CCPA including, but not limited to:

- Denying goods or services to you
- Charging you different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties on you
- Providing a different level or quality of goods or services to you
- Suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services

## **Submitting a Verifiable Consumer Request**

In order to protect your information, we can only honor requests to know, correct or delete upon receipt of a verifiable consumer request.

Upon receiving a request pursuant to this Policy, we will take reasonable steps to verify your identity (or the identity and authority of your authorized representative) prior to responding to your requests. You agree to respond to reasonable requests by us for additional information to enable us to verify your identity in connection with your requests under the CCPA.

You may submit a verifiable consumer request by completing the privacy web form here: [Consumer Privacy Request \(CCPA\)](#) or calling 1-800-ROYAL53 (1-800-769-2553).

We will take steps to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional 45 days), we will inform you of the reason and extension period in writing.

We will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

## **Personal Information of Children**

We do not knowingly collect information from children under the age of 16. Our website is not directed or intended to individuals under the age of 16 and should not be used by individuals under the age of 16. In no event should individuals under the age of 16 provide any Personal Information through our website.

## **Changes to our California Privacy Notice**

We may modify this California Privacy Notice at any time. We encourage you to review this policy regularly to stay informed about our information practices and the choices available to you.