

# Tips for protecting your personal and financial information

We're all concerned about personal and financial information. And while RBC employs rigorous security and technological safeguards, you can help too. Following these steps is a simple and effective way to reduce the risk of theft or misuse of your personal and financial information.

## 10 tips for safe computing

**1. Protect your personal information.** Be aware of current online plays that try to get you to provide personal and/or financial information. Do not respond to unsolicited e-mails or voice mail that asks for confidential information.

**2. Keep your computer healthy.** It is very important to check the Web sites of your operating system and Web browser vendors for software "patches" and updates in order to protect against software vulnerabilities.

**3. Safeguard your PINs and passwords.** Never share your passwords and use ones that are difficult to guess, preferably ones that include a mix of letters and numbers. Change your passwords frequently.

**4. Use antivirus software.** Antivirus software can protect you from potentially damaging viruses that can enter your computer without your knowledge. You should always use up-to-date antivirus software and one that is capable of scanning files and e-mail messages for viruses.

**5. Use personal firewalls.** Firewalls create a barrier between your computer and the rest of the Internet. It can help to protect against malicious attacks and block certain types of data from entering your computer.

**6. Use anti-spyware.** Anti-spyware will help to protect your computer against unwanted software from being installed on your computer without your knowledge. Anti-spyware also helps protect your computer against pop-up advertising and slow performance.

**7. Use anti-spam software.** Spam is a growing source of computer viruses. Use up-to-date anti-spam software along with your antivirus software. If you receive spam, remember this: don't try, don't buy and don't reply. Just delete it.

**8. Use strong encryption.** The stronger the encryption your web browser uses, the more difficult it is for unauthorized individuals to intercept your online activities.

**9. Disconnect from the Internet when it's not in use.** Disconnecting from the Internet when you are not actively online lessens the chance that someone can access your computer.

**10. Remember to log off.** Ensure that you always properly log off and close your browser. This will prevent others from being able to view this information later.

To learn more, visit [www.rbc.com/security/index.html](http://www.rbc.com/security/index.html).

## 10 tips to safeguard your assets

**1. Keep your personal information safe.** An identity thief will pick through your garbage or recycling bins, so be sure to shred receipts, copies of credit applications, insurance forms, credit offers received in the mail, etc.

**2. Keep personal information confidential.** Do not give out personal information on the phone, through e-mail or over the Internet unless you have initiated the contact independently and know the person you're dealing with.

**3. Be aware of billing and statement cycles.** If your bills or statements don't arrive on time, follow up immediately to ensure they have not fraudulently been redirected.

**4. Protect your mail.** Get into the habit of clearing your mailbox after every delivery. Make sure that your mail is forwarded or re-routed if you move or change your mailing address.

**5. Protect your PIN.** Do not reveal your PIN to anyone, including employees of RBC, family members and friends. When conducting a transaction at an ATM or retail (point-of-sale) location, keep your client card within your sight and shield the keypad while you enter your PIN.

**6. Limit your risk.** Review your daily withdrawal limits on your debit card. If you don't need a high daily limit, reduce it. This will help contain fraud by reducing the amount someone can access.

**7. Unusual transactions.** Never conduct financial transactions on behalf of strangers.

**8. Review your transactions.** Regularly review your bank and credit card statements to ensure that all transactions are authorized and any missing transactions are reported. Review your credit report once per year.

**9. Limit your exposure.** Only carry credit cards in your wallet that you need. It's a good idea to leave your birth certificate and social insurance card at home in a safe place.

**10. Contact the authorities.** If you suspect you are a victim of fraud or theft, contact the authorities immediately.

For more information about Consumer Information on Fraud, our privacy policy or RBC products and services, contact 1-800-769-2511 or visit us at [www.rbc.com](http://www.rbc.com).

