

Protecting Your Privacy and Security With DS Online

We understand how important information security and privacy is to you. That's why RBC Dominion Securities Online (DS Online) uses the highest possible online security standards to protect the information you send or receive from our secure site.

We work diligently to maintain to the highest possible standards for our online security. We use advanced technology and follow rigorous security practices to prevent your information from unauthorized access, disclosure, alteration or misuse, including:

- Robust and multi-layered security of servers and applications.
- Multiple layers of internal and external firewalls that protect our online environment.
- Industry-standard encryption to protect the information you send or receive from our secure site. This step encodes the information that flows between your computer and our computer systems, making it difficult for unauthorized individuals to intercept, read or alter your online communications and transactions.
- Personal Verification Questions add an extra layer of security when signing in. Since you set them up yourself, they are unique and are not accessible to anyone else, including employees of RBC Dominion Securities.
- Automatic session terminations when extended inactivity is detected. This helps to protect your accounts if you are called away from your computer without an opportunity to log out.

Protecting Yourself

Protecting your information and ensuring the security of your transactions are among our highest priorities. But you can maximize your own online privacy and security, by being informed, which is often the best defense against fraud. Here are a few things you can do:

- Be aware of schemes that ask for personal or financial information. Do not respond to unsolicited requests for confidential information.
- Maintain a suite of security software products. This should include a reputable personal firewall, anti-virus, anti-spam and anti-spyware, all necessary to provide online protection for your computer and your information.
- Sign out and close your Internet browser at the end of each session.
- Keep your passwords for DS Online, RBC Online Banking and other RBC online services and Personal Verification Questions (and answers) strictly confidential.

RBC Wealth Management
Dominion Securities

Contact us immediately if you know or suspect that your password has become known to someone else, or if there has been suspicious activity in your account that you did not authorize.



If you have any questions about using DS Online, please speak with your Investment Advisor or call 1-800-769-2555 24 hours a day, seven days a week.

- Contact us immediately if you know or suspect that your password has become known to someone else, or if there has been suspicious activity in your account that you did not authorize. You can reach us at 1-800-769-2555. Representatives are available 24 hours a day, seven days a week.

The RBC Dominion Securities 100% Online Security Guarantee

To provide you with even greater peace of mind, we have developed the 100% DS Online Security Guarantee. With the 100% DS Online Security Guarantee, we guarantee that you will not lose money in your RBC Dominion Securities account by using DS Online. And, in the highly unlikely event a transaction occurs in any of your other RBC accounts due to unauthorized access to DS Online, you will be reimbursed 100% for any losses in those accounts directly resulting from the unauthorized access, subject to certain conditions.[†]

[†] For a definition of an "unauthorized transaction" and for full details regarding the protections and limitations of the DS Online 100% Security Guarantee, please see your RBC Automated Services Agreement. This guarantee is given by RBC Dominion Securities Inc. in connection with its Dominion Securities Online service, Royal Bank of Canada in connection with its Online Banking service and RBC Direct Investing in connection with its online investing service.

RBC Dominion Securities Inc.* and Royal Bank of Canada are separate corporate entities which are affiliated. *Member-Canadian Investor Protection Fund. RBC Dominion Securities Inc. is a member company of RBC Wealth Management, a business segment of Royal Bank of Canada. ®Registered trademarks of Royal Bank of Canada. Used under licence. ©2014 Royal Bank of Canada. All rights reserved.

PPS-EN (10/14)