

Avion Rewards and Ticketmaster Pay with Points Program Terms & Conditions

To understand how Royal Bank of Canada® (“RBC” or “Royal Bank”) and Live Nation Entertainment, Inc. (“LNE”) and Ticketmaster Canada LP (“Ticketmaster”) (“collectively LNE Entities”) collect, use and share your Avion Rewards member personal information when you connect your eligible Avion Rewards account to your Ticketmaster account (“Avion Rewards and Ticketmaster Pay with Points Program”), please see the Collection and Use of Personal Information section.

ACCEPTANCE OF TERMS

1. Acknowledgement and acceptance: These Terms (referred to hereafter as the “Terms”) set out the terms and conditions of the Avion Rewards and Ticketmaster Pay with Points Program that allow you to redeem Avion points on qualifying purchases at the Ticketmaster.ca site or mobile app. By connecting your Avion Rewards account to a Ticketmaster Account, you acknowledge that you have received, read, understood, and agree to all the Terms. You also acknowledge and agree that you are contracting with both RBC and LNE Entities and are therefore subject to any additional applicable terms and conditions of each entity, as outlined in Section 3. The Terms take effect at the time you click the “Agree & Continue” button, in the Province or Territory in which you live.

2. Most current terms: Notwithstanding any other section of the Terms, the posting of the current version of the Terms at avionrewards.com/ticketmaster-ca-terms is deemed to give you notice of the Terms, where required or permitted to be given hereunder. The Terms replace all prior terms and conditions with respect to the Avion Rewards and Ticketmaster Pay with Points Program Terms. We reserve the right to change the Terms and we will notify you as required by law. (See Section 13 for information on changes).

3. Terms are in addition to existing agreements: The Terms apply to the Ticketmaster Account Connection and are in addition to the terms and conditions of any RBC Agreements as well as any other Ticketmaster terms and conditions, including Ticketmaster’s [Terms of Use](#) and [Purchase Policy](#). If there is a conflict between (i) the Terms and (ii) the RBC Agreements or the Ticketmaster Terms of Use and Purchase Policy, the Terms will prevail to the extent necessary to resolve the conflict in relation to the Ticketmaster Account Connection.

CONNECT YOUR AVION REWARDS ACCOUNT TO A TICKETMASTER ACCOUNT

4. Avion Rewards Mobile app or web sign-in required: You must be enrolled in the Avion Rewards Program to connect your Avion Rewards Account to a Ticketmaster Account and to participate in the Avion Rewards and Ticketmaster Pay with Points Program.

5. Avion Rewards and Ticketmaster Account connection process: You must connect your Avion Rewards and Ticketmaster account to be eligible for the Ticketmaster Pay with Points Program. Account connection is initiated through the Ticketmaster Canada website, on the “Connected Accounts” page. Upon initiating account connection on the Ticketmaster Canada website, you will be directed to an Avion Rewards sign-in page and will be prompted to sign-in or create an Avion Rewards account. Following a successful sign-in, if you have multiple designated rewards accounts, you will be prompted to select the specific account you would like to connect to Ticketmaster. Following the designated rewards account selection, you will be presented the Avion Rewards and Ticketmaster Pay with Points Program Terms and Conditions. After accepting the terms, the account connection is triggered and if successful, you will receive an account connection confirmation email from Ticketmaster. You cannot initiate account connection through the Ticketmaster Canada mobile app, Avion Rewards website or Avion Rewards mobile app.

6. New Designated Rewards Account enrollment: Upon enrollment in a new RBC product that qualifies as an eligible Designated Rewards Account subsequent to an existing connection between your Avion Rewards Account and your Ticketmaster Account, you shall have the right to modify the Designated Rewards Account associated with the Ticketmaster Account connection through the Account Management interface accessible via your Avion Rewards account; provided, however, that any such change shall take effect in accordance with RBC’s standard processing procedures, and RBC shall not be liable for any delays, point allocation discrepancies, or service interruptions that may occur during or following the transition between Designated Rewards Accounts, and you acknowledge and agree that you are solely responsible for ensuring the accuracy of your account selection prior to confirming any changes, and that once a new Designated Rewards Account has been designated, all future point accumulation and redemption activities shall be processed through the newly selected account in accordance with the Avion Rewards and Ticketmaster Pay with Points Program Terms and Conditions governing your Avion Rewards and Ticketmaster connection.

7. Liability for connecting correct Ticketmaster Account: You are responsible for ensuring that the registration process for your Ticketmaster Account is completed. You are responsible for signing into the correct Ticketmaster account when initiating the account connection to your Avion Rewards account. Neither Royal Bank nor the LNE Entities, will be responsible for any connection error on your part. Only the account holder(s) of the Avion Rewards Account will be able to connect; authorized Avion Rewards users can’t connect their Designated Rewards Account. Users can disconnect their Avion Rewards Account from their Ticketmaster Account at any time through the Ticketmaster “Connected Accounts” page.

8. No additional cost: Except for instances of split tender purchases, combining Avion points and an additional method of payment, the additional cost is the portion of the purchase paid for using an additional payment method. There is no additional cost to connect your Avion Rewards and Ticketmaster accounts to participate in the Ticketmaster Pay with Points Program.

TICKETMASTER PAY WITH POINTS PROGRAM

9. Terms and conditions apply to connecting accounts and redeeming Avion points:

Your use of Ticketmaster services is governed by Ticketmaster's [Terms of Use](#). Once you connect your Avion Rewards account to your Ticketmaster account, you will be able to redeem Avion points at checkout while purchasing qualifying tickets at Ticketmaster.

10. Qualifying purchases: Avion points cannot be redeemed for tickets that were already purchased and put up for re-sale on Ticketmaster. Ticketmaster holds the right to suspend the Ticketmaster Pay with Points program for certain live events at their discretion.

11. Daily point redemption limit: Connected Avion Rewards and Ticketmaster accounts can redeem up to \$500 CAD worth of points daily. Redemption rate of points may vary depending on the designated reward account. The minimum value of points you can redeem per transaction is \$0.01 CAD. These limits are subject to change as per section 13 of these terms.

12. Future offers: Royal Bank and LNE Entities may make available additional or different offers as part of the Pay with Points Program from time to time. Such offers may be subject to additional terms and conditions which will be made available in connection with any such offer.

13. Refunds: Redemptions are final and cannot be cancelled or reversed once submitted. If an event for which Avion points have been used to purchase ticket(s) is cancelled, you will be refunded as follows: (i) for purchases made entirely with Avion points, Ticketmaster will refund you with a Ticketmaster gift card equal to the dollar value of the ticket(s) purchased with your points; or (ii) for purchases made using the combination of Avion points and a credit card or debit card, Ticketmaster will refund you with (a) a Ticketmaster gift card equal to the dollar value of the portion of the ticket(s) purchased with your points, and (b) a credit to your credit card or debit card for the portion of the ticket(s) purchased with a credit card or debit card.

14. Changes to the Ticketmaster Pay with Points Program: The Ticketmaster Pay with Points Program may be changed, cancelled or withdrawn at any time without notice to you, including but not limited to changes to i) the eligibility criteria to participate in the Ticketmaster Pay with Points Program; ii) the types of cards/accounts eligible for the

Ticketmaster Pay with Points Program; iii) rules relating to the operation of the Ticketmaster Pay with Points Program; iv) rules relating to the suspension or termination of your participation in the Ticketmaster Pay with Points Program; v) rules relating to errors in the redemption of Avion points and the handling of complaints and vi) the provisions related to the modification of all or any of these Terms. You may refuse these modifications and terminate your participation in the Ticketmaster Pay with Points Program without cost, penalty or cancellation indemnity by sending us a notice no later than thirty (30) days after the change becomes effective. Specifically, you may refuse a change when such change increases your obligations or reduces ours. Notwithstanding the above, you acknowledge and agree that we may not notify you: (i) every time we expand the Ticketmaster Pay with Points Program to add new or modify Ticketmaster Pay with Points Program features; (ii) every time we expand our Ticketmaster Pay with Points Program to add new cards/accounts; (iii) for changes to the Ticketmaster Pay with Points Program and/or the Terms such as those that are purely cosmetic or organizational (such as changes to punctuation, vocabulary, paragraph order, etc.), procedural, or for any other non-substantive changes; provided these changes do not negatively impact your rights, benefits or obligations under the Ticketmaster Pay with Points Program and/or these Terms. Notification required pursuant to these Terms will be provided to you in accordance with applicable law. For Quebec residents, we will send you a written notice, drafted clearly and legibly, setting out the new or amended clause, the clause as it read formerly, and the effective date of the change, at least sixty (60) days prior to a change that we consider to be an essential element of the Ticketmaster Pay with Points Program or thirty (30) days prior to making a change(s) that we consider to be a non-essential element of the Ticketmaster Pay with Points Program, in our absolute discretion. The notice may be sent to you by electronic transmission, when applicable. Ticketmaster may make changes to its service in accordance with the Ticketmaster's [Terms of Use](#).

15. Cancellation: Either Royal Bank or Ticketmaster may, at its discretion, disconnect your Avion Rewards account from your Ticketmaster account for any reason, including if you are or become ineligible for the Ticketmaster Pay with Points Program, when either of us suspects fraudulent activity.

16. System errors: Ticketmaster reserves the right to make any adjustments and correct any errors pertaining to your Ticketmaster account, in accordance with Ticketmaster's [Terms of Use](#). You may contact Ticketmaster for any questions related to your Ticketmaster account. If your Avion points are not redeemed as a result of a system error relating to connecting your Avion Rewards account with a Ticketmaster account, notify Royal Bank, at the contact details listed. If you do not notify us of such error or omission within one hundred and twenty (120) days from the date of the transaction, the Avion points won't be

redeemed to pay for your Ticketmaster purchase and Royal Bank and Ticketmaster will be released from all claims that may be asserted by you in respect of such error or omission.

17. Near Immediate / Real-Time Connection of Account: Your Avion Rewards account will be connected to your Ticketmaster Account in near real-time once you click the “Agree & Continue” button. The ability to redeem Avion points on qualifying Ticketmaster purchases is available after account connection is complete. You will receive an email from Ticketmaster confirming the completion of your account connection. If the ability to redeem Avion points is not made available after that point, notify RBC at the contact details listed below.

18. You must connect only one Designated Rewards Account: When you participate in the Ticketmaster Pay with Points Program as an accountholder of an eligible designated rewards account, only one of the designated rewards accounts will be connected to a Ticketmaster account. To connect a different or new designated rewards account, you are required to disconnect your Avion Rewards and Ticketmaster account and subsequently re-connect your Avion Rewards and Ticketmaster accounts with your designated rewards account of choice.

GENERAL

19. Avion Rewards Program and Ticketmaster services are independent: Royal Bank and Ticketmaster will continue to independently operate the Avion Rewards Program and Ticketmaster services respectively.

20. Ticketmaster is not an agent of Royal Bank: Ticketmaster does not act on behalf of Royal Bank. Ticketmaster is solely responsible for the services and benefits offered through their operations.

21. Royal Bank is not an agent of Ticketmaster: Royal Bank does not act on behalf of Ticketmaster. Royal Bank is solely responsible for (i) the services and benefits offered through the Avion Rewards program, RBC Credit Cards and RBC Debit Cards; (ii) the administration of such program and cards, including how you can earn and redeem Avion points; and (iii) the RBC Agreements.

22. Contacting Royal Bank or Ticketmaster: You may contact Royal Bank with questions about the account connection process or benefits related to account connection at any time by calling our Advice Centre at 1-800 ROYAL 1-1 (1-800-769-2511). If you have any questions related to Ticketmaster services, including about your Ticketmaster account, contact Ticketmaster customer service at 1-855-985-4357. Royal Bank or Ticketmaster may contact you using the information on record for you.

23. Use of Avion Points: Avion points can only be used for qualifying purchases at Ticketmaster.

COLLECTION AND USE OF PERSONAL INFORMATION

24. Privacy: When you connect your Avion Rewards account to your Ticketmaster account, Royal Bank and Ticketmaster, and their respective employees, agents, and service providers, collect, use, and share your personal information, which may include a unique identifier to represent the connection relationship between RBC and Ticketmaster for the purposes of the administration of the Ticketmaster Pay with Points Program and the provision of the benefits, services, and rewards that you earn with the Ticketmaster Pay with Points Program.

25. Enrollment in Ticketmaster services: In order to participate in the Ticketmaster Pay with Points Program, you must be a registered account holder with Ticketmaster. Royal Bank may collect, store, and share your personal information with Ticketmaster for your enrolment and registration in the Avion Rewards and Ticketmaster Pay with Points Program. Personal information may include your first & last name, address, city, postal code, province, country, email, date of birth, your preferred language of communication, phone number, and your acceptance of the Ticketmaster [Privacy Policy](#) and the Ticketmaster [Terms of Use](#). Royal Bank and Ticketmaster may communicate with you about your participation in, or promote and provide information about the benefits, services and rewards of, the Ticketmaster Pay with Points Program.

26. Other uses of your personal information: Royal Bank and Ticketmaster may communicate with you about your use of, or to promote and provide information about the benefits, services, and rewards of the Ticketmaster Program. Your and any secondary Avion Rewards account holder's personal information may be transmitted through, stored, or processed in countries, states, or provinces other than your home jurisdiction, in which case the information is bound by the laws of those jurisdictions and may be disclosed in accordance with those laws. We will take measures to protect your and any secondary RBC Cardholder's personal information with appropriate contract clauses or other applicable safeguards. RBC may also use automated processing to make decisions about you, including credit and loan adjudication where applicable.

27. Parental consent: Where a participating RBC client is younger than 14 ("minor"), you represent that you have parental authority or are the minor's tutor (Quebec) or guardian, and you consent to the collection, use, and disclosure of the minor's personal information as detailed in section 20.

28. Your right to access your personal information: You may obtain access to the information RBC or Ticketmaster holds about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to learn more about RBC's use of automated processing, to ask questions about our privacy policies or to request that the information not be used for any or all the purposes outlined in "Other uses of your personal information" you may do so now or at any time in the future by: contacting your Royal Bank Branch; or calling Royal Bank toll-free at 1-800-769-2511 or for privacy matters relating to Ticketmaster, contacting Ticketmaster at 1-866-846-5841.

29. Our privacy notices: All collection, use, and disclosure of your personal information will be in accordance with our Global Privacy Notice which form part of these terms. For Ticketmaster: You may access and rectify your personal information and withdraw your consent to the use of your personal information, by contacting Ticketmaster customer service at privacy@ticketmaster.ca. You can learn more about your rights and read the full text of Ticketmaster's [Privacy Policy](#). Disconnecting your Avion Rewards account from your Ticketmaster account will not unsubscribe you from being a Ticketmaster accountholder.

Langue/ Language (Pour les résidents du Québec seulement / For Quebec residents only): Vous reconnaissez qu'au moment où vous avez lié votre carte RBC à votre compte Ticketmaster, vous avez expressément demandé à être lié par la version anglaise de ces termes et conditions, après avoir reçu leur version française. Par conséquent, vous consentez expressément à ce que les termes et conditions et tous les documents qui s'y rattachent soient exclusivement rédigés en anglais.

You acknowledge that at the time you connected your Avion Rewards account to your Ticketmaster account you expressly requested to be bound by the English version of these Terms, after being remitted the French version. Therefore, you expressly agree that these Terms, and all their related documents, including notices, be drawn up exclusively in English.

DEFINITIONS

30. "Ticketmaster account" means an account offered and maintained by Ticketmaster as part of Ticketmaster services for the purpose of purchasing live event tickets.

31. "Avion Rewards accountholder" means any person who has successfully created an Avion Rewards account.

32. "Designated rewards account" means the type of account associated with an Avion Rewards accountholder.

33. **“Connected Avion Rewards account”** means an Avion Rewards account that is connected to a Ticketmaster account.

34. **“Designated Ticketmaster surfaces”**: Designated Ticketmaster surfaces consist of the Ticketmaster Canada website and Ticketmaster Canada mobile app.

35. **“RBC Agreements”** means any other agreement, besides the Terms, between you and Royal Bank that governs the use of your RBC Card, as amended from time to time.

36. **“Eligible Avion Rewards account”** includes the following list of designated Avion Reward account types:

- RBC Rewards⁺TM Visa⁺
- RBC[®] Visa Infinite⁺ Avion[®]
- RBC[®] Avion[®] Visa Infinite Privilege⁺
- RBC[®] Visa⁺ Platinum Avion[®]
- RBC[®] Avion[®] Visa Infinite Privilege⁺ for Private Banking
- Signature[®] RBC Rewards[®] Visa⁺
- RBC[®] ION[™] Visa⁺
- RBC[®] ION⁺™ Visa⁺
- RBC[®] Visa⁺ Platinum
- RBC[®] Visa⁺ Classic / RBC Rewards Visa Classic
- RBC[®] Student Visa⁺ Classic
- RBC[®] Visa⁺ Classic II Student
- RBC Rewards[®] Visa⁺ Preferred
- RBC[®] U.S. Dollar Visa⁺ Gold
- RBC Rewards[®] Visa⁺ Gold / RBC[®] Visa⁺ Gold
- RBC debit card tied to personal banking account
- Eligible Personal Deposit Account
- Eligible Banking Rewards Account
- Avion Rewards Core Personal Deposit Account

- Avion Rewards Core Account tied to an Avion Rewards Select tier account

37. **“Eligible Personal Deposit Account”** means any of the personal banking or savings accounts designated by us and listed in the Avion Rewards in RBC Group Advantage Offer Terms and Conditions or in any other “Avion Rewards Offer” terms and conditions in force from time to time, and that allows (or allowed) you to participate in various offers.

38. **“Eligible Banking Rewards Account”** means (i) any of the personal banking accounts designated by us and listed in the Value Program Terms and Conditions and that, if enrolled in it, allows you to participate in the Value Program, or (ii) any of the personal banking accounts designated by us and listed in the RBC Referral Awards Program Terms and Conditions <http://referralawards.rbc.com> and that, if selected by you, allows you to earn Points under RBC Referral Awards Program.

39. **“Avion Rewards Core Personal Deposit Account”** means the following product accounts: RBC personal deposit accounts listed at <https://www.avionrewards.com/eligible-products.html> and as updated by RBC from time to time that are not Eligible Banking Rewards Accounts (collectively “Avion Rewards Core Personal Deposit Accounts”).

40. **“Ticketmaster Pay with Points Program”** means the joint promotions offered by Royal Bank and Ticketmaster to participating Avion Rewards members.

41. **“Royal Bank”** means Royal Bank of Canada.

42. **“LNE”** mean Live Nation Entertainment, Inc..

43. **“Ticketmaster”** means Ticketmaster Canada LP.

44. **“Terms”** means the Ticketmaster Pay with Points Program Terms and Conditions.

45. **“We” or “us”** means Royal Bank and Ticketmaster.

46. **“You” or “you”** means any Avion Rewards account holder who connects their Avion Rewards account to their Ticketmaster account.

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