

Royal Bank of Canada USA PATRIOT Act Global Certification

The USA PATRIOT Act and final rules issued by the U.S. Department of the Treasury require Covered Financial Institutions to obtain certain information from Foreign Banks for which they maintain correspondent accounts in the United States.

As permitted by the final rules, instead of preparing individual certificates for each Covered Financial Institution which maintains a correspondent account for the Royal Bank of Canada, the Royal Bank of Canada has executed a global certification applicable to all correspondent accounts maintained for it by Covered Financial Institutions. As permitted further, the Royal Bank of Canada has posted such certification on its website so that every Covered Financial Institution that believes it requires such certification from Royal Bank of Canada can access it from such website. Please access this certificate instead of requesting from Royal Bank of Canada an individual certificate pertaining to your Covered Financial Institution.

If the specific branch or office for which your Covered Financial Institution maintains a correspondent account is not listed in the Appendix to the Certification, or if you have any questions, please contact Royal Bank of Canada by email at usapatriotact@rbc.com.

Please [click here](#) for the Royal Bank of Canada Global Certification Regarding Correspondent Accounts for Foreign Banks. The original certificate was executed on December 6, 2002. The certificate will be updated from time to time, as required, to reflect changes to Appendix I to the certificate. The most recent version of the certificate is that posted currently which was executed on March 8, 2006.

Please [click here](#) if you are a Covered Financial Institution which has requested a USA PATRIOT Act certification from either (a) **Royal Trust Corporation of Canada** or (b) **The Royal Trust Company**.

Please [click here](#) if you are a Covered Financial Institution which has requested a USA PATRIOT Act certification from **RBC Dominion Securities Inc.**

Please [click here](#) if you are a Covered Financial Institution which has requested a USA PATRIOT Act certification from **RBC Europe Limited**.

**ROYAL BANK OF CANADA GLOBAL CERTIFICATION REGARDING CORRESPONDENT
ACCOUNTS FOR FOREIGN BANKS**

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S. broker-dealer in securities (a **covered financial institution** as defined in 31 C.F.R. 103.175(f)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(o)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 103.11(c)).*

A **Correspondent Account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instruction for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, **Royal Bank of Canada**, (“**Foreign Bank**”) hereby certifies as follows:

[See [Appendix I](#) to this certificate for branches and offices of Royal Bank of Canada outside the United States that maintain correspondent accounts with Covered Financial Institutions.]

* A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

B. Correspondent Accounts Covered by this Certification: Check **one** box.

- This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.
- This Certification applies to Correspondent Accounts established by _____ (name of Covered Financial Institution(s)) for Foreign Bank.

C. Physical Presence/Regulated Affiliate Status: Check **one** box and complete the blanks.

Foreign Bank maintains a **physical presence** in any country. That means:

- Foreign Bank has a place of business at the following street address:
200 Bay Street, Toronto, Ontario, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
- The above address is in Canada, where Foreign Bank is authorized to conduct banking activities.
- Foreign Bank is subject to inspection by the Office of the Superintendent of Financial Institutions, the banking authority that licensed Foreign Bank to conduct banking activities.
- Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:
- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address:
_____, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.
- The above address is in _____ (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
- Foreign Bank is subject to supervision by _____, (insert Banking Authority), the same banking authority that regulates the depository institution, credit union, or foreign bank.
- Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliate.

D. Indirect Use of Correspondent Accounts: Check box to certify.

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information: Check box 1 or 2 below, **if applicable.**

- 1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.
- 2. **Foreign Bank's shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If **neither** box 1 or 2 of Part E is checked, complete item 3 below, **if applicable.**

- 3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family^{*} shall be considered one **person**.

Name	Address

* The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.

F. Process Agent: complete the following.

The following individual or entity, National Corporate Research, Ltd., is a resident of the United States at the following street address: 225 West 34th Street, Suite 910, New York, NY, 10122, **and** is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

G. General

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, **Carol Ann Bartlett**, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Foreign Bank.

Royal Bank of Canada



[Signature]

Carol Ann Bartlett
Senior Vice-President, Compliance

Executed on this 15th day of November, 2006.

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____

**APPENDIX I TO ROYAL BANK OF CANADA GLOBAL CERTIFICATION REGARDING
CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS – INFORMATION AS
REQUIRED BY PART C OF THE CERTIFICATION**

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence	Regulated Affiliate
RBC St John's, Antigua Branch	Market & High St., St. John's	Antigua	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Sydney Branch	Level 46, 2 Park Street, Sydney, N.S.W., 2000	Australia	Australian Prudential Regulation Authority; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Bahamas Regional Office, Operations Centre	Royal Bank House East Hill Street, Nassau	Bahamas	Central Bank of The Bahamas; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Bridgetown, Barbados Branch	Broad St., Bridgetown	Barbados	Central Bank of Barbados; Office of the Superintendent of Financial Institutions (Canada)	Yes	

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence	Regulated Affiliate
RBC Collymore Rock, St. Michael Branch	Building No 1, Chelston Park, Collymore Rock	Barbados	Central Bank of Barbados; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Toronto Branch	200 Bay Street, Toronto, Ontario	Canada	Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC, Grand Cayman (North America #1) Branch, Grand Cayman	200 Bay Street, Toronto, Ontario (address of Foreign Bank, Royal Bank of Canada with which it is affiliated)	Canada (country in which Foreign Bank is located)	Office of the Superintendent of Financial Institutions (Canada)		Yes
RBC Main Branch, George Town, Cayman Islands	24 Shedden Road George Town, Grand Cayman	Cayman Islands	Cayman Islands Monetary Authority; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Roseau, Dominica Branch	Dame Mary Eugenia Charles Blvd., Roseau	Dominica	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence	Regulated Affiliate
RBC London Branch	71 Queen Victoria Street London EC4V 4DE	England	Financial Services Authority; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Hong Kong Branch	Level 17 Cheung Kong Center 2 Queen's Rd, Central	Hong Kong	Hong Kong Monetary Authority; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Tokyo Branch	32 nd Floor Ark-Mori Building 1-12-32 Akasaka, Minato-ku 107-6032	Japan	Financial Services Agency; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Olveston, Montserrat Branch	Olveston	Montserrat	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Singapore Branch	20 Raffles Place #27-03/08 Ocean Towers, 048620	Singapore	Monetary Authority of Singapore; Office of the Superintendent	Yes	

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence	Regulated Affiliate
			of Financial Institutions (Canada)		
RBC Basseterre, St.Kitts Branch	Fort & Bay Streets, Basseterre	St. Kitts	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Castries, St. Lucia Branch	Laborie St. & William Peter Blvd., Castries	St. Lucia	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	
Royal Bank of Canada Beijing Branch	Suite921, Winland International Financial Center, No. 7, Finance Street, Xi Cheng District, Beijing, 100034, P.R.China	Beijing	China Banking Regulatory Commission (CBRC)	Yes	