

FirstReport User Agreement

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This user agreement (this "Agreement") governs your use of FirstReport services, whether you have purchased or received FirstReport services, over the telephone, on the FirstReport website, from your financial institution or another third party, or by any other means. In this Agreement, "Services" refers to FirstReport services and includes all products, services, reports, alerts, apps and software that are provided with FirstReport services. The Services are provided by Sigma Loyalty Group Inc. ("Sigma", "we", "us" or "Our"). Please review this Agreement carefully. The current version of this Agreement may be accessed at rbc.firstreport.ca.

Service Description and Fees. The details of the Services, including your subscription term and fees, are set out on the Services websites, mobile application and in the additional materials sent to you by Sigma (which may include a welcome email or letter, billing confirmations, notices we send you from time to time or other supplementary materials relating to your Services which we send to you). You will be charged on a regular basis according to the billing period for your Services plan (monthly, annual and other periodic renewal). Sigma may suspend or terminate your Services for non-payment. Service fees do not include any Internet access or mobile network carrier fees. You are responsible for HST and any other taxes. If you purchased the Services with a 30-day trial, you will not be charged during the first 30 days after your date of purchase. Unless you cancel your Services within that 30-day period, the charges for your Services will begin immediately thereafter.

Changes. Sigma may from time to time change all or any part of this Agreement, the fees for the Services or the nature, content or features of the Services. Sigma will provide at least 30 days' advance written notice (by email or other means) of any change before it comes into force, setting out the new terms, the date of the coming into force of the change and your cancellation rights. You may cancel your Services before the effective date of the change (or within such longer period as may be required by law) without cost, penalty or cancellation indemnity. Unless you cancel the Service within that period, you will be deemed to have accepted the new Services and/or fees, whether or not you have accessed or used the Services during the intervening period.

Cancellation. Sigma may cancel your Services for any reason. You may cancel your Services by contacting Sigma at 1-855-826-5328, during regular business hours. If the billing period for your Services plan was annual or multi-year, you will receive a pro-rated refund as of the end of the Calendar month of your cancellation.

Privacy. In order to receive the Services, you may be required to provide certain personal information to Sigma. In the course of fulfilling the Services, Sigma may access your personal information from one or more credit bureaus. Sigma will handle personal information you provide in accordance with its privacy policy, which may be accessed at rbc.firstreport.ca.

Technology. Any mobile application, software or other technology that you download or install is licensed, not sold, to you by Sigma. You may not use any technology except as described in this Agreement. You may only install and use technology on a compatible device that you own or control. Should you install or use such technology on a device that you do not own or control, you assume all risk and liability that may result from such installation or use and agree to indemnify Sigma for any claims or losses associated with such installation or use.

Sigma may change any part of the technology or suspend or cancel your access to technology for any reason. Sigma is not responsible for any damage or alteration to any device as a result of the installation or use of Services. Upon cancellation of your Services, you must remove all copies of the technology from your devices.

Right to Use. Only Canadian residents may purchase Services. The Services may only be accessed for personal, non-commercial use by you and other Family Plan users, if applicable. You may not copy, modify, translate, reverse engineer or create derivative works of the Services, distribute the Services to any other person or permit any other person to use or access your account, except in accordance with the terms of a Family Plan, if applicable. You may not use the Service to violate the rights of any other person.

Passwords. You must keep any passwords confidential and immediately advise Sigma of any unauthorized use of your password. You are responsible for actions taken by any person that accesses or uses your Services, including any Family Plan users, even without your permission or knowledge. You take full responsibility and accept all risk for the use of your Services by any minor and agree to indemnify Sigma for any claims or losses associated with the use by any minor.

Scan & Score. This section applies if your subscription includes the Scan & Score Service. The Scan & Score Service is an artificial intelligence (AI)-powered analysis tool designed to help detect the likelihood of potential scams and fraudulent communications.

The Scan & Score Service analyzes the content you choose to submit or designate for analysis to assess its likelihood of being a potential scam or fraudulent communication. Your subscription may include options to submit content for analysis manually or by 'auto-scan' or provide access to both. If manual, the Scan & Score Service analyzes the selected emails, text messages, and URLs that you submit in the permitted formats (such as copying and pasting content, uploading or sharing a screenshot of the content) for review. If auto-scan, the Scan & Score Service analyzes all new emails received in the email inbox(es) you designate for analysis. By submitting communication content manually or designating an email inbox(es) for auto-scan, you authorize us to analyze the communication content, or any part of it, using the Scan & Score Service.

You agree to only submit content that you have the right to share with us for analysis. You must not submit any content that contains sensitive personal information about other individuals without their consent. When you manually submit or designate any content to be assessed, you recognize that no transmission of information over the internet is absolutely secure, and we cannot guarantee the absolute safety of the information within your content.

The Scan & Score Service relies on third party artificial intelligence (AI) technology to analyze the submitted or designated content. The third party is only provided the information you manually provide or designate and receives no additional information related to your subscription from us. When you submit content for analysis, the AI technology evaluates various characteristics of the communication to determine indicators of potential deception or legitimacy. The AI technology analyzes risk and provides risk assessments based on known patterns and indicators of deceptive communications. The accuracy and effectiveness of the analysis portion of the Scan & Score Service is enhanced by the quality and completeness of the content you choose to submit or designate for analysis.

Once the analysis is completed, the Scan & Score Service provides you with a risk assessment score (Scam Score), the scoring method of which may evolve over time or be different depending on your subscription. One common scoring method generates a Scam Score of low risk, high risk, or an inconclusive result (meaning more information may be required to complete the analysis), along with factors contributing to that risk score and recommended next steps.

You understand that the Scan & Score Service is intended as a preliminary screening tool to help inform your decisions. It should not be your sole basis for determining the legitimacy of any communication. We do not guarantee that the Scan & Score Service will detect all instances of fraud or deceptive activity. You remain responsible for your own judgment and decisions regarding any communications you receive, regardless of the risk assessment provided by the Scan & Score Service.

Any recommended actions provided by the Scan & Score Service are suggestions only. You are responsible for determining what action to take regarding analyzed communications and for reporting suspected criminal activity to

appropriate authorities. We are not liable for any losses resulting from your reliance on or implementation of Scan & Score Service recommendations.

Any content that you choose to submit or designate for analysis that includes personal information is managed in accordance with our Privacy Policy.

You may choose to submit feedback about any risk assessment score (Scam Score) you receive following the analysis of the content you chose to submit or designate for analysis by the Scan & Score Service. Feedback may be submitted directly through the Scan & Score Service application. Any feedback you choose to submit is managed in accordance with our Privacy Policy. We do not guarantee a response to the submitted feedback in any form. Submitted feedback is used to enhance the understanding and continued development of the AI-powered Scan & Score Service.

Credit Bureau Services. This section applies if your Services include credit bureau services such as credit reports, credit scores and/or credit monitoring and alert services. Credit bureau services are intended to keep you informed of your credit reports and score and to alert you to certain events affecting your credit score, which may help to detect the creation of new accounts through fraudulent use of your identity. No person may receive credit bureau services unless they are at least 18 years of age. Credit bureau services are generated and supplied by one or more of the credit bureaus in Canada and are not generated or supplied by Sigma. You authorize and instruct Sigma to obtain, monitor, compile and handle your credit information originating from credit bureaus. In order to receive credit bureau services, you must complete identification verification and authentication in accordance with the protocols of the applicable credit bureau(s). You are responsible for contacting Sigma to complete this process. Sigma may have performed a preliminary authentication at the time of sale. Unless you have completed full identity verification and authentication you will not be able to access credit bureau services and you will be charged even if you have not completed authentication. For details on how to complete this authentication process, consult your welcome package or contact Sigma at the number listed below.

Any credit score provided with the Services is based on the associated credit bureau's proprietary score model; lenders and other creditors or third parties may use a different score to evaluate a person's creditworthiness. The Services are not intended to provide you with any advice or assistance for the purpose of improving your credit report, credit history or credit score. The Services do not include any review of your credit information for accuracy; you are responsible for contacting the credit bureaus directly to correct any inaccuracy. Credit bureaus may impose additional terms and conditions on your access to and use of credit bureau services.

Online Identity Monitoring. This section applies if your Services include online identity monitoring. Online identity monitoring will provide periodic searching of the Internet for your registered information using a third-party Internet search provider. Our service provider will scan selected areas of the Internet where it suspects consumer information is bought and sold, such as unencrypted chat rooms, malicious websites, and black market sites, for detection of any matching information associated with your registered personal information. In the event the Service detects a monitored item, we will notify you via your selected method of notification. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that the Service will locate and search every possible Internet site where consumers' personal information is at risk of being traded.

In order to use online identity monitoring Services, you must first register your payment and/or personal information and activate online the particular monitoring Services you wish to use. The type of information you may register for monitoring are described on the Services website and in the additional materials.

This Service relies on the information contained in many third party databases to provide you the Services, and does not scan or search the entirety of the Internet. We cannot guarantee the accuracy or completeness of such third party databases. Due to the dynamic nature of public records, and reliance on the accuracy of third party data sources, we do

not promise to detect all possible occurrences of identity theft. We are not responsible for and do not represent the accuracy of third party databases.

Lost Wallet Assistance. This section applies if your Services include lost wallet assistance. In order to use lost wallet assistance Services, you must first register your eligible payment cards (including any credit or debit card you purchased the Services with) with us. This Service may be subject to restrictions on the number or types of cards or documents you may register. You are responsible for completing the registration process; for details, consult your welcome kit, the website or contact Sigma at the number listed below. You are responsible for contacting Sigma to complete this process; for details, consult your welcome package or contact Sigma at the number listed below.

Sigma will act as your agent for the limited purpose of delivering notifications to and dealing with your registered card issuers if you report any notification event such as card loss or theft, change of address or other status update with respect to your registered cards. Sigma's responsibility is limited to notifying your registered card issuers of the notification event on your behalf. Sigma is not responsible for the completion of any action with respect to your card or account, including cancelling, changing the address of or placing a hold on your card or account. Sigma does not promise or warrant that any such notification will be implemented by your card issuer or be effective.

Document Registry Services. If your subscription to the Services began prior to May 14, 2017, your Services may include a registry feature. These services are intended to allow you to record certain important information with us for safe keeping. Information you store with us for this service is not monitored and is not eligible for lost wallet assistance. Only certain types of information are eligible for registration. We do not validate the accuracy or completeness of any information provided as part of document registry services. Registry will not be available for any subscriptions purchased after May 14, 2017. For details about this service, including eligible types of information applicable to your subscription, please review our privacy policy and consult the website, or contact Sigma at the number listed below.

Identity Theft Assistance. This section applies if your Services include identity theft assistance services, including identity restoration services, limited power of attorney and fraud monitoring. If Sigma provides you with any information on preventing identity theft, including any third party materials, this information is provided without warranty of any kind and your reliance on any such information is at your own risk. If you choose to use identity restoration services with limited power of attorney, you will be required to agree to a power of attorney agreement with a lawyer or other expert. You will be responsible for any legal or other fees or expenses required as part of the limited power of attorney option. Sigma or its service provider will assist you with coordinating access to these experts but does not monitor their actions or performance. This Service is not a form of insurance. These services are intended to help you mitigate the effects of identity theft and there is no guarantee your identity will be restored.

Risk Assessment. Your FirstReport Risk Assessment score reflects your demographic details and your online behaviours that may affect your risk of identity theft. However, the assessment is not comprehensive and does not cover all possible factors that may influence your risk. To lower your risk of identity theft, you should follow the recommendations from the assessment. However, this does not guarantee that you will be completely safe from the risk of identity theft.

Family Plan Subscriptions. This section applies if you purchased Services as the primary account holder under a family plan or other multiple user offering (a "Family Plan"). As the primary account holder you authorize and instruct Sigma on behalf of each other person receiving Services under your account, and you represent that you have the authority to do so. You are responsible for ensuring each Family Plan user completes credit bureau identification verification and authentication, if applicable. As the primary account holder, you will be charged even if a user under your Family Plan has not completed identity verification and authentication. Only the primary account holder may cancel Family Plan Services.

Third Party Materials and Services. You may be directed or provided access to third party services, products, materials or web sites, including promotional or incentive offers (collectively, "Third Party Services"). This Agreement extends to the

benefit of the providers of Third Party Services. You may be required to accept additional terms of service before using any Third Party Services. Your use of Third Party Services is at your own risk. Sigma takes no responsibility for performance of Third Party Services.

NO WARRANTIES. The Services are provided on an “as is” and “as available” basis without warranty of any kind, and your use is entirely at your own risk. To the maximum extent permitted by law, Sigma disclaims all warranties with regard to the Services including any implied warranties of merchantability, satisfactory quality, fitness for a particular use or purpose, accuracy, quiet enjoyment, and non- infringement of third party rights. No oral or written information or advice given by representatives of Sigma or any institution with which we have a joint marketing arrangement (including your financial institution or card provider) constitutes a warranty. For product benefits you must consult the Services website and the materials sent to you by Sigma. Sigma provides the Services over the Internet and mobile networks, or by mail, and as a result the quality and availability of the Services may be affected by factors outside Sigma’s control and are not guaranteed.

LIMITATION OF LIABILITY. To the maximum extent permitted by law, in no event will Sigma or any of its affiliates, licensors, suppliers, third party providers or agents (or their respective employees, officers, directors or representatives) (each, a “Sigma Party”) be liable for any personal injury, damage to property or indirect losses of any kind in connection with the Services, including losses relating to identity theft, unauthorized use of your credit cards, unauthorized use of your personal information by third parties, inability to use your credit cards including while travelling, fraud, damage to your credit rating, or to any errors, omissions, or other inaccuracies in Services or the content, materials or information provided or available through the Services, whether or not any Sigma Party is made aware of the possibility such losses and whether the losses are based on breach of contract, tort (including negligence), product liability or otherwise. No Sigma Party nor any credit bureau will be liable for any damages caused by delayed or non-delivery of, or inaccurate or incomplete information in any credit bureau services, or your reliance on the results of any credit bureau services. The maximum total aggregate liability of all Sigma Parties to you for all damages (other than as may be required by applicable law) relating to your use of Services, is limited to the greater of ten dollars (\$10.00) and the amount paid by you for the Services during the six months prior to the date your claim arises. You are personally responsible for any damages, losses or expenses you suffer or incur above those amounts.

Indemnification. You are responsible for any losses incurred by any Sigma Party in connection with: (a) your breach of this Agreement or any applicable policy, instruction or guideline issued by Sigma; (b) your use of or inability to use the Services; (c) any content generated or provided by you in the course of accessing or using the Services; or (d) your violation or misuse of any intellectual property of a third party. You agree to indemnify Sigma Parties against any such losses.

Assignment. Subject to applicable laws, Sigma may transfer or assign your Services agreement upon 30 days’ notice. If Sigma is the provider of the Services to you through a joint marketing arrangement between Sigma and your financial institution or credit card provider, then this Agreement is transferrable at any time to your financial institution or credit card provider, or to a new service provider designated thereby. In the event of a transfer, Sigma makes no representations as to the content or quality of any replacement services.

General. This Agreement, together with your agreement to purchase the Services (as applicable), the privacy policy and the terms relating to fees and subscription periods set out in the materials sent to you by Sigma, constitute the entire agreement between you and Sigma relating to the Services. This Agreement will govern to the extent of any conflict or inconsistency with any Service website or application, any materials provided to you by Sigma or with any statements made by representatives of Sigma, your financial institution or credit card provider or any institution with which we have a joint marketing arrangement.

Any part of this Agreement which may expressly or by implication extend beyond cancellation of your Services will continue indefinitely following cancellation. If any provision of this Agreement other than sections titled “No Warranties” and “Limitation of Liability” is void or declared void, the remaining provisions will remain in full force and effect. If any part of the Sections titled “No Warranties” and “Limitation of Liability” is void or declared void, then your Services will immediately and automatically be cancelled without further notice. This Agreement and all related documents and materials are intended to be governed by and interpreted in accordance with the laws of the Province of Ontario. You submit to the exclusive jurisdiction of the courts of the Province of Ontario with respect to any matter arising from the Services or this Agreement. You confirm your express wish that this Agreement and all documents related thereto be drawn up in the English language. Vous confirmez votre souhait expresse de voir la présente convention et tous les documents s’y rattachant être rédigés en anglais.

If you have any questions regarding the Services or this Agreement please contact Sigma at 1-855-826-5328.

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