



Master Client Agreement for Business Clients Authorization

SRF No.: 554378398

Legal Name: CITY OF SAINT JOHN

This forms part of the Master Client Agreement for Business Clients between Royal Bank and the Customer identified below. The Agreement consists of this form, the Legal Terms and Conditions, and all other Documents that may become part of the Agreement in accordance with the Legal Terms and Conditions. All capitalized terms not defined in this form have the meanings given in the Legal Terms and Conditions, and the rules of interpretation prescribed by the Legal Terms and Conditions also apply to this form.

If more than one Person is signing below, each Person signing below confirms having the power and authority to sign the Agreement on behalf of the Customer and to legally bind the Customer.

If only one Person is signing below, such Person confirms having the power and authority to sign the Agreement on behalf of the Customer and to legally bind the Customer, in either case, acting alone.

By signing below, the Customer is bound by the Agreement as of:

2	0	1	8	-	1	1	-	2	1
Y	Y	Y	Y		M	M		D	D

Customer's Legal Name: CITY OF SAINT JOHN
Authorized Person's Name: DONALD DARLING
Authorized Person's Title: MAYOR
Authorized Person's Signature:

Customer's Legal Name: CITY OF SAINT JOHN
Authorized Person's Name: JONATHAN TAYLOR
Authorized Person's Title: CLERK
Authorized Person's Signature:

Please do not write in this area



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Master Client Agreement for Business Clients Signature Card

SRF No.: 554378398

Legal Name: CITY OF SAINT JOHN

This Signature Card forms part of the Master Client Agreement for Business Clients between Royal Bank and the Customer identified in section C below. The Agreement consists of this Signature Card, the Legal Terms and Conditions, and all other Documents that may become part of this Agreement in accordance with the Legal Terms and Conditions. All capitalized terms not defined in this Signature Card have the meanings given in the Legal Terms and Conditions, and the rules of interpretation prescribed by the Legal Terms and Conditions also apply.

SECTION A - Incumbency Certificate

Each Person identified on this Signature Card has the power and authority to exercise certain rights on behalf of the Customer in connection with the Agreement and all Services, including to incur liabilities, assume obligations, and otherwise conduct business on behalf of the Customer, and to delegate power and authority on behalf of the Customer in accordance with the Agreement.

The Customer confirms, in accordance with the Customer's representations, warranties, covenants, and agreements contained in the Legal Terms and Conditions, all necessary actions have been taken in connection with these authorizations.

The Customer acknowledges, by way of each Person signing below, receipt of the Agreement, and confirms all information provided to Royal Bank, including regarding the Customer's ownership, control, and structure, is true, complete, and accurate in all respects.

This Signature Card constitutes part of the Customer's official corporate or business records.

A.1 - Signing Authorities

Each Person identified in this section is a signing authority for the Customer and is authorized, acting alone, to exercise and delegate all rights, powers, and authorities on behalf of the Customer with respect to all matters and dealings with Royal Bank, including to amend this Signature Card and otherwise legally bind the Customer and provide instructions on behalf of the Customer, except to the extent of any special instructions provided on this Signature Card below.

For authorized individuals:

Name	Title	Signature	Special Instructions
DONALD DARLING	MAYOR		YES
JONATHAN TAYLOR	CLERK		YES

For authorized corporations and other entities:

SRF (internal use only):	Name	Special Instructions

Special Instructions relating to Signing Authorities

Special instructions should only be provided if the Customer has limited the authority of a Person to act on its behalf. Indicate below if special instructions are provided:

Yes No

Instructions for the withdrawal of funds from accounts by way of cheque, wire payment instruction, pre-authorized debit authorization, or other order for the payment of money from accounts

DONALD DARLING AND JONATHAN TAYLOR TO SIGN JOINTLY

Agreements for accounts or cash management products or services

DONALD DARLING AND JONATHAN TAYLOR TO SIGN JOINTLY

Agreements for borrowing money or otherwise obtaining credit, granting security, and/or providing guarantees

DONALD DARLING AND JONATHAN TAYLOR TO SIGN JOINTLY

Requests for draws, drawdowns, or advances under any agreements relating to borrowing money or otherwise obtaining credit

DONALD DARLING AND JONATHAN TAYLOR TO SIGN JOINTLY

Note: All changes must be initialed by an authorized individual(s)

A.2 - RBC Commercial Credit Cards - Program Administrators

Does the client have a Commercial Credit Card account?

Yes No

If the client has a Commercial Credit Card account, there must be at least one Program Administrator identified below.

Each Person identified in this section is a Program Administrator (as defined in the Commercial Card Program Service Materials) for the Customer in connection with the RBC Commercial Card Program and is authorized, acting alone, to exercise and delegate the rights, powers, and authorities on behalf of the Customer as described in the Commercial Card Program Service Materials.

Name	Signature

SECTION B - Trade name

The Customer is the owner of each trade name below, and has the rights, powers, and authorities necessary to use each trade name below in connection with the Services.

Trade Name (Operating As)

SECTION C - Effect

This Signature Card is effective as of

2	0	1	8	-	1	1	-	2	1
Y	Y	Y	Y		M	M		D	D

 and supersedes and replaces any previous version signed by the Customer.

Customer's Legal Name: CITY OF SAINT JOHN
Authorized Person's Name: DONALD DARLING
Authorized Person's Title: MAYOR
Authorized Person's Signature:

Customer's Legal Name: CITY OF SAINT JOHN
Authorized Person's Name: JONATHAN TAYLOR
Authorized Person's Title: CLERK
Authorized Person's Signature:

Customer's Legal Name:
Authorized Person's Name:
Authorized Person's Title:
Authorized Person's Signature:

SECTION D - Amendment

This Signature Card is amended as of - - and supersedes and replaces any previous version signed by the Customer.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
Y	Y	Y	Y		M	M		D	D

Customer's Legal Name:
Authorized Person's Name:
Authorized Person's Title:
Authorized Person's Signature:

Customer's Legal Name:
Authorized Person's Name:
Authorized Person's Title:
Authorized Person's Signature:

Customer's Legal Name:
Authorized Person's Name:
Authorized Person's Title:
Authorized Person's Signature: