

ABOUT Value for Society

Programs, policies and practices

This is part of a series of documents that provide additional information on the programs, policies and practices related to the citizenship priorities of Royal Bank of Canada (RBC®). The series supplements our annual corporate citizenship reporting, which provides an overview of our priorities, key performance indicators and annual highlights of corporate citizenship issues relevant to financial services companies in general, and to RBC in particular. It complements the information on the results of our operations and financial condition provided in our Annual Report and governance and executive compensation information disclosed in the Management Proxy Circular (available at [rbc.com](https://www.rbc.com)).

It goes without saying that banks play an essential role in a country's economy as a vehicle for creating and growing wealth. As a large global financial institution, we recognize that our success depends on the health and prosperity of our clients and employees, and of the communities where we live and work. Many companies talk about people, planet and profit. RBC is intentional in its approach to having a positive, measurable impact on all three. One of the ways we help communities prosper is by providing support to strategic social and environmental causes through community organizations around the world.



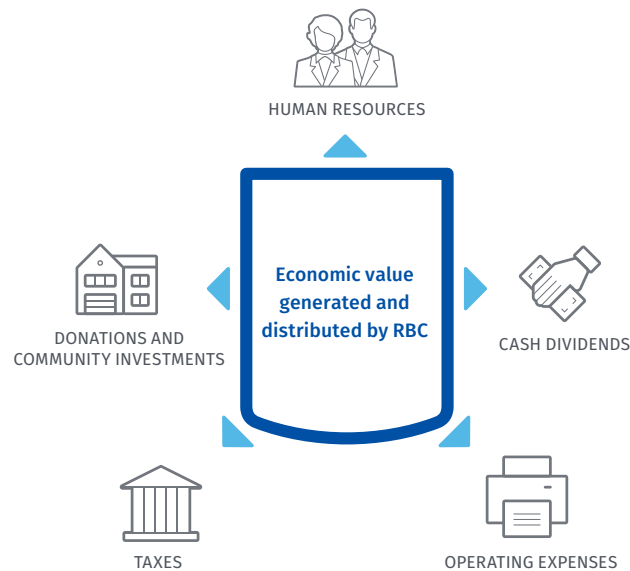
Our Priorities

We understand the important role that we play in addressing societal challenges. Our priorities include:

- Generating and distributing economic value
- Tax Governance
- Responsible procurement
- Financial inclusion
- Community and social impact

Economic value generated and distributed

The generation and distribution of economic value is the means by which we fulfil our obligations to the economy and the well-being of society at large. It is a simple equation: we generate revenue from the products and services we sell; we then distribute a portion of that revenue – or economic value – to those we rely on for our success. That distribution is seen in the compensation and benefits we provide our employees, in the dividends paid to our shareholders, in the commercial transactions we have with our suppliers, in the meeting of our tax obligations at all levels of government and in the investments we make in our communities. According to the Global Reporting Initiative (GRI), this is defined as “economic value generated and distributed” and is used to measure the impact of a company on the economy.



Return to shareholders

A large number of people and organizations are RBC shareholders, either directly or indirectly. Our shareholders include individual investors worldwide as well as pension funds, insurance, trust, investment companies and our employees. We are committed to providing good returns to our shareholders.

We measure our performance in this area using Total Shareholder Returns (TSR), a metric that compares the performance of our common shares over a period of time, reflecting share price appreciation and dividends paid to common shareholders. We report our financial performance in our Annual Report to Shareholders (rbc.com/investorrelations/annual-meeting-reports.html).

Taxes

We pay our share of taxes in all jurisdictions where we operate. This includes income, capital, property, payroll, business, insurance premium, and goods and services sales taxes. For our publicly stated financial and tax information, please visit rbc.com/investorrelations/annual-meeting-reports.html.

Human resources

RBC provides employment to tens of thousands of people worldwide. The compensation and benefits we provide have both a direct impact and an indirect ripple effect on the economy. Our employees' salaries and benefits are redirected within their communities, which generates demand for local business. In turn, this demand sparks increased economic activity and hiring in other industries. For more information on employment and remuneration, please see [About Value for Employees](#).

Operating expenses

In operating our business, we distribute the revenue we generate by making cash payments for materials, product components, facilities and services purchased. This includes, among other things, payments to suppliers such as property rental, licence, royalty, contract worker and employee training fee payments.

Donations and community investments

RBC is one of Canada's largest corporate donors, with a tradition of philanthropy dating back to 1891. We are privileged to be able to support causes that matter to our clients and communities, and not just those causes that serve our direct interests. The aim of our donations and community investments is to have a positive social and environmental impact in the communities where we do business.

Tax Governance

RBC's financial reporting, which includes tax matters, is overseen by the Audit Committee of the Board of Directors.

Oversight of our tax policy and the management of tax risk is the responsibility of Group Executive, the Chief Financial Officer and the Senior Vice President, Taxation which is discussed with the Audit Committee on a regular basis.

Our approach to tax is governed by our Taxation Policy and Risk Management Framework, and reflects the fundamentals of our Risk Pyramid and seeks to ensure that at all times we:

- Ensure our full compliance with tax laws and full disclosure to tax authorities of our statutory obligations;
- Act with integrity and in a straightforward, open and honest manner in all tax matters;
- Ensure tax strategy is aligned with our business strategy supporting only bona fide transactions with a business purpose and economic substance;
- Endeavour to work with the tax authorities to build positive long-term relationships and where disputes occur, address them constructively.
- Consider a number of factors when addressing client matters, including the purposes of the transaction. At all times we seek to ensure that we only support bona fide client transactions with a business purpose and economic substance.

For more information on taxes paid globally, please refer to the [RBC Annual Report](#) and the [Public Accountability Statement](#).

Responsible procurement

RBC purchases goods and services from thousands of suppliers in Canada and around the world, providing a direct contribution to these economies. Our procurement expenditures have a ripple effect – we pay our suppliers, who in turn hire employees, pay taxes, invest in research and purchase their own goods and services – in what becomes a virtual cycle. We make it a priority to practice

responsible and sustainable procurement and seek to manage our supply chain effectively. We have a principles-based Supplier Code of Conduct that suppliers are expected to abide by, and we monitor the supplier's acknowledgment of the Code. The Code sets out our expectation that suppliers will adhere to human rights, labour and employment standards legislation, and treat employees fairly and with respect.

As part of our responsible and sustainable sourcing strategy, RBC is committed to working in partnership with our suppliers to set clear expectations as to how their representatives and employees should supply goods and services to RBC. We ask suppliers to provide details on their commitment to responsible environmental management, employee health and safety, ethical business practices, compliance with labour standards and workforce diversity. We may also ask prospective suppliers to provide extensive corporate and financial information, including a declaration of conflicts, lawsuits or administrative complaints and charges, industry experience and references.

Support for diverse and local suppliers

RBC is committed to increasing opportunities for diverse suppliers to sell goods and services, and compete for business, to continually work towards a truly inclusive supply chain.

We are a founding member of the Canadian Aboriginal and Minority Supplier Council (CAMSC) and an inaugural sponsor of WBE Canada, a not-for-profit organization that promotes women-owned businesses in the supply chain and a founding gold program partner of the Canadian Gay and Lesbian Chamber of Commerce (CGLCC). We use information from CAMSC and WBEConnect to identify potential suppliers who can compete for RBC business. RBC also collaborates with NMSDC, WBENC and NGLCC in the U.S., and we work together with these organizations to promote supplier diversity and provide opportunities to diverse suppliers.

We also have a Supplier Diversity Mentorship Program that offers one-on-one mentorship to a small group of qualified suppliers. The program is intended to help diverse suppliers improve their ability to compete for business from large corporations such as RBC, and to increase our potential supplier base. RBC also engages in annual mentorship workshops where RBC partners with CAMSC and WBE Canada to connect diverse suppliers with RBC subject matter experts.

Supplier Code of Conduct

The principles-based Supplier Code of Conduct sets out RBC's expectations of suppliers to ensure their behaviour aligns with RBC standards. It formalizes and standardizes RBC's approach to responsible procurement. As part of the Code, suppliers must, among other things, adhere to human rights, labour and employment standards legislation, and treat their employees fairly and with respect, including respect for diversity. We have created an ongoing process to monitor the acknowledgement of the Supplier Code of Conduct. The end goal is to ensure all our suppliers meet the expectations of both RBC and our clients to act as good corporate citizens.

Financial inclusion

RBC highly values the trust our traditionally under-served clients continue to place in us as we strive to create the society we all aspire to, for our generation and for generations to come. Our financial inclusion efforts help stimulate and grow the economy in our communities, while also promoting social and environmental well-being and contributing to the financial well-being of traditionally under-served groups.

Youth

RBC provides advice, banking services and financing products for youth and post-secondary students, including information on how to budget, fund a post-secondary education and track monthly expenses. For more product information, please visit rbcadvicecentre.com/student-solution as well as Student Life in the [RBC Advice Centre](#).

Seniors

We are sensitive to the needs and concerns of the growing population of seniors and offer a range of specialized services and products to them. Information about our advice and resources for seniors can be found in the RBC Advice Centre, under Senior Life, and in the [RBC Insurance Advice Centre](#).

Women

The empowerment of diverse groups, including women, is a key focus area for RBC, both internally and through its product offerings. RBC is a member of WBE (Women's Business Enterprises) Canada, a non-profit organization that certifies businesses that are majority-owned, managed and controlled by women; and facilitates opportunities for them to meet buyers and get access to bids for corporate contracts as part of its supplier diversity programs.

Persons with disabilities

Ensuring barrier-free access to branches and ATMs to better accommodate clients and employees with disabilities is a priority for RBC.

Branches

- Every new RBC branch we open is wheelchair accessible.
- We are committed to applying barrier-free design standards wherever we operate.
- Our physical locations are audited periodically by internal groups and external regulatory agencies to identify and remove barriers.
- As we make ongoing accessibility improvements, we involve our employees, clients, industry specialists and other stakeholders in the process.

ATMs

- All ATMs across Caribbean Banking will use Braille.
- All new ATMs have larger screens to improve readability, and newly purchased walk-up and wheelchair accessible ATMs use our pioneering Audio Voice Guidance capability.
- Branch ATMs are compliant with the Canadian Standards Association's Accessibility Standards (B651) for height, reach and knee space.

Online banking

- Public and secure banking websites are accessible and in compliance with the World Wide Web Consortium Web Content Accessibility Guidelines and are compatible with the browsers, keyboard navigation and adaptive devices most commonly used by persons with disabilities.

Telephone banking

- We provide a special phone number that can be accessed using a teletypewriter device, giving hearing-impaired clients in Canada and the U.S. 24/7 access to banking services.
- Confidential, bonded third-party operators provide communications support to enable clients to talk to RBC staff by phone about more complex banking needs.

For information on how we are moving towards achieving this goal, including improving access to branches, ATMs, online banking and telephone banking, please visit rbc.com/accessibility. In addition, our [Public Accountability Statement](#) provides information specific to Canada.

Newcomers to Canada

RBC recognizes the importance of the contributions that newcomers make to the social and economic fabric of Canada, and we tailor our products and services to ensure we address the needs of and potential barriers faced by this demographic. These include:

- Integrated banking solutions and credit programs that help newcomers get their first credit card, auto loan and home equity financing with no credit history required (some conditions apply)
- Newcomer fee waiver offers on select bank accounts for six months
- Preferred rates on foreign exchange transactions for a client's first year in Canada
- Small safe deposit box with fees waived for one year
- The ability to move money to more than 120 different countries by using the RBC International Money Transfer function within RBC Online Banking
- Capability to provide service in over 200 languages through our branch network and Advice Centres, as our branches are staffed to reflect the communities in which we work and the languages that our clients speak. See <http://www.rbc.com/newcomers>.

RBC has made enhancements to a number of newcomer programs recently including:

- Expansion of the qualification parameters of the “Newcomer no credit history program” credit card program and introduction of a gram for international students
- Enhancements and simplification of the Newcomer Mortgage program
- Introduction of an unsecured credit card for international students who are studying at a designated Canadian educational institution
- Introduction of financial literacy materials and a “first credit” program for refugees
- Development of a web page welcoming Syrian refugees to Canada: rbc.com/newcomers/. Please also see our Diversity Blueprint Report Card 2012-2015.

In addition, we support organizations and sponsor programs that promote the interests of newcomers, including education and career placement programs. We offer in-language resources aimed at education and enablement specific to newcomers, including advice events on specific financial topics. RBC also sponsors the RBC Top 25 Canadian Immigrant Awards, an event that showcases the contributions immigrants have made to Canadian culture and the economy. See canadianimmigrant.ca/canadas-top-25-immigrants. For more information, please see rbc.com/newcomers/.

Aboriginal communities

We realize that access to banking services and capital are critical factors in helping create wealth and economic sustainability in Aboriginal communities in Canada. We have eight branches on reserves, three agency banking outlets, three commercial banking centres and six RBC branch locations north of the 60th parallel. Our extensive efforts are outlined in our Aboriginal Partnership Report. For more information about our products and services for the Aboriginal community, please see rbcroyalbank.com/commercial/aboriginal/.

Small businesses and micro-credit

We play an important role in helping create an environment where new businesses and business owners can succeed. Every day, we serve small business clients through the provision of credit, deposit and cash management services, advice, and specialized products and services. They, in turn, create jobs, buy goods and services, pay taxes and contribute to a prosperous Canada. For example, we contribute to the Immigrant Access Fund to support the charity's national mandate to relieve poverty by providing micro-loans to skilled immigrants in order to assist them in obtaining Canadian accreditation, upgrading or training that will allow them to return to employment in their pre-immigration profession or trade. Our [Public Accountability Statement](#) provides further information.

Access to credit

We are committed to helping businesses prosper, whether they are starting, maintaining or expanding their operations. One of the ways we do this is by providing debt financing or credit. Our annual [Public Accountability Statement](#) provides a detailed breakdown of the number of business clients we lend to across Canada and the amount of credit we made available to them.

Advice and products

While access to credit is important, it is only one of the needs of small business clients. We're also committed to providing the best possible products and advice to help our clients better manage their businesses, including:

- Free advice webinars to Canadian small business owners
- Special banking packages for Canadian franchisees
- Improved electronic access to RBC business client card accounts
- Facilitation of client requests at the first point of contact via the client's preferred channel, including electronic channels
- Financial planning services

Agricultural businesses

We opened our first agencies in agricultural communities in the 1870s. We serve more farmers and farm families than any other chartered bank or credit union in the country, and we consider this to be an important way in which we have an impact on the economy.

In order to help our clients access funds and manage their farms, we participate in federal and provincial programs such as the Canadian Agricultural Loans Act, a federal financial loan guarantee program, and AgriInvest, which helps farmers manage small declines in income.

Since farms and agribusinesses are different from other businesses, we tailor our approach in the following ways:

- Dedicated account managers who know agriculture and understand the farm business
- Farm financing such as mortgages, term and operating loans, and deposit and savings accounts, as well as other specialized services
- Ongoing advice, education and resources to keep farmers and those in the agribusiness informed about the agricultural economy and the management of their businesses
- Support for community-based programs such as 4-H

Infrastructure development projects

RBC helps foster economic growth by providing credit and financial advice to clients for projects that have a social purpose. This is an important part of our business as a financial services company, and has a significant impact on the economy.

U.S. municipal markets

U.S. tax law includes provisions to stimulate investment in social infrastructure through tax advantaged debt and use of federal tax credits to create, among other things, low and moderate income housing developments (including those dedicated to U.S. military veterans), to build vital infrastructure and to encourage environmentally sound development. RBC has assisted clients including state and local governments as well as not-for-profit corporations in achieving all these goals with well-structured, cost-effective financing.

Public/private partnerships (PPPs)

Financial services companies help build towns and cities when they provide financing or advice for major infrastructure projects, such as hospitals, schools, roads, bridges, power plants and transit systems. That's where partnerships with government, business and civil society organizations can be important. We provide advice and financial services to PPPs through our offices in Toronto, London (U.K.), Sydney, New York City, Paris and Madrid, and count these as important ways in which we have an impact on the economy. To preserve client confidentiality, we do not disclose specific details about our full PPP portfolio.

Not-for-profit organizations

Charitable and not-for-profit organizations (NPOs) constitute a significant economic force and are critical contributors to the gross domestic product (GDP) in most developed nations. They not only do important work, but also represent an economically important sector in their own right. As a financial services company, we consider our support of this sector to be a significant component of our indirect economic impact.

We provide customized services, account packages and expertise, such as:

- Account managers dedicated exclusively to the NPO sector. In addition to bringing specialized knowledge, advice, products and networking opportunities to their NPO clients, they are passionate about their clients' causes. Many of our NPO account managers volunteer in their communities.
- Education and networking sessions that provide materials about fraud mitigation and governance, and sponsorship of organizations to help build capacity in the sector

Community and social impact

As a large global financial institution, RBC has clients in virtually every sector of the economy, and is expected to support a wide range of causes that matter to our clients and communities, not just those that serve our direct interests. This approach reflects our long history of citizenship and leadership in championing causes that may not be directly related to banking, but are too important for

society to ignore. We believe in the power of communities and the individuals who live in them. The goal of our community development programs is to have a positive and measurable impact on the communities where we live, and on the health of our planet. We support community prosperity in many ways:

- **Investing in our communities around the world** – Our corporate donations team oversees donations to registered charities as gifts, without expectation of an economic return, gifts in-kind (including philanthropic activities other than charitable donations) and community investments that align with our brand and business goals or deliver social, environmental or economic benefits.
- **Driving impact through our focus areas** – Our dedicated Citizenship Impact Measurement, Evaluation and Reporting team continue to develop metrics aligned with our strategy that help us track how our investments add value to the communities where we operate.
- **Using our capabilities as an engine for public good** – Our social finance initiative is designed to ignite the growth of social finance in Canada. The initiative supports and nurtures businesses that deliberately seek to make positive contributions to the community. The initiative demonstrates the opportunity to invest in businesses that deliver social, environmental and financial returns.
- **Supporting employee community involvement** – We have a number of programs to support the volunteer efforts of employees, including financial support from RBC to their charitable partners and other employee activities in support of community development.

Investing in our communities around the world

We recognize that we have an important role to play in addressing societal challenges. Accordingly, we refined our community investment approach in 2016 to focus on a significant societal issue and are developing a targeted, comprehensive and coordinated strategy to address this issue by leveraging RBC resources and capabilities. Canada's future prosperity depends on a highly engaged and skilled workforce, driven by today's young people (15-29 years of age), who face uncertainty in a disruptive era and need to be better prepared for the future of work and to have equitable access to opportunities. As Canada's

largest corporation, we'll bring all of our relevant resources and capabilities to engage young people, rewire systems and drive change, including our collective experience in research, best-in-class partnership and program development, and ability to convene across sectors.

Additional investment areas include:

- **Environment** – Supporting organizations that promote environmental sustainability, with a focus on projects that protect freshwater in urban areas around the world.
- **Arts** – Supporting arts organizations that have a focus on helping emerging artists bridge the gap from academic success to professional achievement.
- **Local needs and priorities including a focus on diversity-related investments** – Support for diversity is embedded in all our investment areas; it is a lens through which we assess our donations portfolio to ensure our investments are inclusive in their impact.

Youth

Our youth strategy and associated programs will be released in March 2017, at which time this background paper will be updated to reflect the programs, theory of change and outcomes associated with our ambition to *Unlock the potential of young people to drive Canada's prosperity*.

Environment

A commitment to environmental sustainability is an investment in the future of the planet. RBC supports a range of environmental organizations through donations, and we encourage our employees and clients to reduce their personal environmental footprint. We are also committed to supporting community-based programs that address water, climate change and sustainable cities. To this end, we engage in dialogue with our stakeholders and peers, conduct research to better understand environmental issues, and look for opportunities to help communities address their own environmental issues. For more information, please visit rbc.com/environment.

Our focus: RBC Blue Water Project

Launched in 2007, the RBC Blue Water Project® is our 10-year global commitment of \$50 million to help protect the world's most precious natural resource: freshwater. This is not only an environmental and social issue, it is also an economic one. The protection of freshwater connects to our business as a financial services institution, as issues around water quality and quantity worldwide represent significant risks for our clients in many sectors. We also believe that the world's water issues represent an opportunity for our clients who can commercialize solutions to water challenges, such as water efficiency technologies. In 2013, we began supporting initiatives that help protect and preserve water in towns, cities and urbanized areas. For more information, please visit rbc.com/bluewater.

Arts and culture

We believe in the power of art to enrich our lives and enhance our communities. We support arts organizations of all kinds, with a focus on providing support to emerging artists.

Our focus: RBC Emerging Artists Project

The RBC Emerging Artists Project consists of sponsorships and donations to organizations whose programs help artists bridge the gap from academic excellence to professional careers in both visual and performing arts.

One of our initiatives under the RBC Emerging Artists Project is the RBC Canadian Painting Competition. In partnership with the Canadian Art Foundation, the RBC Canadian Painting Competition provides a forum to engage communities across Canada and celebrate the exceptional skill of up-and-coming visual artists.

As a leading patron of the arts and cinema, we are committed to helping the next generation of filmmakers develop their skills and bring their visions to life through the sponsorship of a variety of festivals and programs, including the Toronto International Film Festival (TIFF) Emerging Filmmaker Competition, the Independent Filmmaker Project and the Film Society of Lincoln Center. We also fund numerous projects in the realm of theatre, musical performance, writing, glassmaking, playwriting, curatorship, design and choreography. For more information, please visit rbc.com/emergingartists.

Diversity-related investments

We believe that diversity and inclusion provide an advantage in developing intellectual capital and ensuring our company's continued growth in Canada and around the world. By drawing on the strength of diversity, we can meet new challenges and help create prosperity for our clients, employees, shareholders and communities. As a result, the theme of diversity underscores our community programs. Across our entire donations portfolio, we proactively look for opportunities to support diverse communities. For more information, please visit rbc.com/diversity.

Driving impact through our focus areas

It is important to RBC that our community investments have a positive social and environmental impact. It is also a critical element of our decision-making process that governs where we invest our time, money and effort. We work closely with our charitable partners to track impact-oriented metrics in order to advance the charitable sector, operate efficiently, attract donors and volunteers and be able to measure their value to society. We recognize that more work needs to be done in this space as the social impact measurement and evaluation field grows. We are dedicated to helping drive growth in social impact measurement, evaluation and reporting through our focus areas.

In addition to investing financially in our charitable partners and communities around the world, RBC deploys a more-than-money approach to our community investments by building the capacity of our partners, strengthening their capabilities and helping them achieve their respective missions. Our objectives include:

- Forging targeted multi-sectoral partnerships in Canada and, over time, in select global markets
- Building scale by connecting and convening not-for-profits, corporations, academics, experts and governments to drive systemic change
- Stimulating public thinking by contributing to the development of meaningful research and thought leadership on relevant matters including social finance, impact measurement and evaluation, and environmental sustainability
- Strengthening the capacity and capabilities of our partners in measuring and reporting

Using our capabilities as an engine for public good

We use our capabilities as an engine for public good by facilitating solutions to social and environmental problems through finance. Our objectives include:

- Investing in for-profit enterprises and funds that deliver positive social and environmental impact through the \$10 million RBC Generator
- Demonstrating that foundations can participate in social finance by investing at least \$10 million of the RBC Foundation® endowment in responsible investments
- Catalyzing the growth of social finance in Canada through research, strategic sponsorships and partnerships

Social finance is an approach to finance that uses private capital for public good. Participants in social finance seek to deliver a social or environmental impact as well as an economic benefit.

In 2012, we launched our Social Finance initiative, a \$20 million commitment to help foster and cultivate positive, wide-ranging social and environmental change. The initiative includes:

- The \$10 million RBC Generator, a pool of capital to invest in businesses tackling social or environmental challenges while generating a financial return
- A \$10 million investment of the RBC Foundation endowment in socially responsible investments (SRI)
- Strategic partnerships that help catalyze social finance in Canada by nurturing social entrepreneurs, conducting research, developing knowledge networks and supporting thought leadership
- Exploration of additional opportunities in social finance within RBC's business lines

We were the first major financial institution in Canada to announce such an initiative, and we believe it will not only help spark entrepreneurship and innovation in Canada, but also catalyze similar investments from others in the business community.

For more information and current investment highlights, please visit rbc.com/community-sustainability/rbc-social-finance-initiative/index.html.

Supporting employee community involvement

Our business depends on our ability to attract and retain top talent (including millennials), and build a strong reputation with clients at the local market level. Our community engagement programs for employees help address both of these business priorities. We know that the opportunity for community involvement is a strong driver of employee pride and engagement as indicated in our annual Employee Opinion Survey scores, especially with millennials. And our research indicates that a strong employee presence in community initiatives creates a competitive advantage for RBC, especially in regions where we have a retail presence such as Canada and the Caribbean.

RBC employees bring our purpose of helping clients thrive and communities prosper to life by getting involved, individually and in teams, as passionate citizens of the communities where they live and work. We encourage their efforts through formal donations, volunteering, fundraising and participation programs. Our global reward and recognition program, RBC Performance, also has a formal community involvement category for which employees can be nominated and receive quarterly awards.

Employee donations

One of the ways our employees can help communities prosper is by making a financial donation to a charitable organization that is close to their heart. Our goal is to make it easy for employees to do so, right from work. In Canada, we hold an annual employee giving campaign in November and December, and we provide payroll deduction, credit card and gift of security donation options. The rest of the year, employees around the world can make donations using our new, online community involvement hub.

Employee volunteering

Volunteering is a hands-on way for employees to help their community prosper in a profoundly satisfying way. RBC employees are passionate volunteers, and we support their efforts by:

- Making it easy for them to find volunteer opportunities
- Recognizing their individual volunteer time by donating to their charity with an Employee Volunteer Grant (also available to retirees in Canada)
- Recognizing their team volunteer time by donating to their charity with a Day of Service Grants
- Encouraging them to include family and friends in their volunteer activities
- Continually growing the opportunities we provide for employees to volunteer their professional work skills

Employee fundraising

There are many worthwhile community organizations that need support, and RBC employees worldwide dedicate countless hours to raise money for and awareness of causes they care about. RBC provides corporate funds to support teams of employees participating in pledged charitable fundraising events such as runs and walks.