

REWARDS PROGRAM TERMS & CONDITIONS

The following Terms & Conditions (referred to as "Terms and Conditions") form the basis of participation in the Royal Caribbean Cruises Ltd. Club Royale Rewards Program ("Club Royale" or the "Rewards Program"). Your participation in the Rewards Program will be governed by these Terms and Conditions. Each Member of the Rewards Program shall be referred to herein as a "Member." It is each Member's responsibility to read the Terms and Conditions in order to understand the Rewards Program, how it operates, and the benefits offered to its Members. Your enrollment as a Member of Club Royale is voluntary, and use of your Club Royale Rewards Program account constitutes your acceptance of the Terms and Conditions.

Membership Eligibility

Membership is free to persons who are 18 years of age or older at time of sailing or 21 years of age or older on Alaska voyages. Royal Caribbean Cruises Ltd. ("Royal Caribbean") reserves the right to require government issued picture identification for proof of age. Corporations, partnerships, and other legal entities are not eligible for Membership. Individuals who are on Royal Caribbean's exclusion list from Casino Royale onboard its vessel(s) or specific individuals restricted from sailing on our vessels are not eligible for Membership. As a United States based company, Royal Caribbean must comply with all applicable economic and trade sanctions, laws, and embargoes set forth by the United States Treasury Department. This means that the Rewards Program cannot currently do business with residents of North Korea, Iran, Sudan, Syria, Cuba, and the Crimea region of Ukraine. Membership in Club Royale is also restricted for individuals with whom Royal Caribbean is prohibited from or restricted in conducting business with by other applicable laws.

Member Enrollment

Eligible individuals may enroll in the Rewards Program by any of the following:

- Onboard a Royal Caribbean vessel, in person, by inserting or tapping your SeaPass card into an eligible slot machine or presenting to Casino Management at a gaming table.
- By calling the Casino Royale Reservation Center Representative at 1.888.561.2234.
- With Royal Caribbean's Crown & Anchor Society Membership, once you complete your first cruise. If you
 have sailed with us but are not yet enrolled, contact Crown & Anchor Society at 800.526.9723 to sign up
 before your next cruise. Update your contact details and communication permissions in order to receive
 Reward Program offers.

Enrolled Members are assigned a Rewards Program identification number, which is their Crown & Anchor Society number. In the event that more than one Club Royale account number is assigned to the same individual, the duplicate accounts will be merged and only the surviving account with applicable program points and Tier Credits (meaning the number of credits required to reach a certain tier as set forth at:

https://www.royalcaribbean.com/content/dam/royal/resources/pdf/casino/casino-royale-rewards-table.pdf), excluding any enrollment bonus or other promotional bonuses earned by the duplicate account, will be valid.

Member Accounts

Each individual Member will earn Reward Points (meaning the Club Royale points that a Member can earn from gaming activity on RCL's vessels) and Tier Credits based on their recorded gaming activity on each voyage during the eligible qualifying Program Year (which begins on April 1 through March 31 of the following calendar year). To ensure accurate recording of gaming activity for electronic games, Club Royale Members are responsible to properly insert and/or tap their SeaPass card into eligible slot machines, electronic table games, or other authorized devices prior to play, including, but not limited to, to earn Reward Points, Tier Credits, and tier status for electronic gaming activity. To ensure accurate recording of gaming activity on table games, Club Royale Members are responsible for presenting their SeaPass Card to a table games supervisor prior to table games play. Club Royale Members must satisfy minimum betting requirements to be rated for table games. Please see a table games supervisor on participating vessels in Casino Royale for information on minimum betting requirements.

Each Member is responsible for selecting a confidential Personal Identification Number (PIN) for his/her account as well as online log-in credentials (whether accessed through a personal computer or mobile device, our websites, or other authorized electronic means), and for keeping the PIN and log-in credentials secure. Each Member is responsible for all transactions on his/her account when his/her confidential PIN or log-in credentials are used. A Member is required to present his/her SeaPass card and may be required to show valid, government-issued photo identification bearing the same name as stated on his/her Club Royale account when requesting that his/her confidential PIN be reset or changed. Duplicate SeaPass cards may be issued to a Member with proper identification. Neither Club Royale nor Royal Caribbean is responsible for lost or stolen SeaPass cards or misuse of any SeaPass cards. The number of concurrently active SeaPass Cards may be subject to limits set by Casino Royale Management.

With enrollment and participation in the Rewards Program, Members consent to the terms and conditions of Royal Caribbean's applicable passenger ticket contract/booking conditions (collectively the "Cruise Ticket Contract"). Terms and conditions vary depending on the country of residence of the Member. The version of the Cruise Ticket Contract in effect at the time of the guest's booking will govern. Members consent to receive promotional Rewards Program communications in accordance with the resident's applicable state and country's privacy laws. By participating in Club Royale and/or using your SeaPass Card for gaming, Members consent to the terms of Royal Caribbean's privacy policy and the sharing of their personal information including gaming and onboard spend data among all casino, resorts, and properties with which Royal Caribbean has a joint marketing agreement to provide offers and benefits to Members. In such circumstances, Royal Caribbean may provide your first and last name, Tier Level, and Crown and Anchor Society number to such casinos, resorts, and properties. For more details, please visit https://www.royalcaribbean.com/resources/privacy-policy. Members are responsible for updating personal information on their Club Royale account, including but not limited to, legal name, address, email address, and telephone numbers. Members may update their personal information while on a Royal Caribbean vessel with the Casino Host during operating casino hours, by emailing Club Royale at clubroyale@rccl.com, or by contacting a Casino Call Center Representative at 888.561.2234. Members may cancel or opt out of marketing communications, by contacting the Casino Call Center or unsubscribing on electronic marketing communications. Upon cancellation of a Club Royale Membership, Members forfeit any unused points, tier status and benefits associated to their Club Royale account. Members who request self-exclusion from Casino Royale will automatically be removed from Club Royale and all casino marketing communications and will not be able to rejoin.

Members may not transfer, sell, purchase, trade, or barter a Club Royale Membership, Reward Points, complimentaries ("comps"), Tier Credits, or any benefits associated with a Club Royale Membership to another individual or group except as expressly set forth in these Terms and Conditions. Reward Points are not redeemable

for cash. Redemption of Reward Points, Tier Credits, or any benefits are limited to accounts in good standing. Club Royale Reward Points, Tier Credits, and benefits may be cancelled by Royal Caribbean at any time. Royal Caribbean reserves the right to adjust point balances, gaming activity, and Tier Credits resulting from fraud, violations of the Cruise Ticket Contract, malfunction, or operator error at its sole discretion. Members may not link their accounts to other individual Member accounts. Neither Reward Points, Tier Credits, or program benefits are transferable by a Member upon death, as part of a domestic relations matter, or by operation of law. Violators of these Terms and Conditions are subject to termination of Club Royale Membership and forfeiture of rewards including, but not limited to, Reward Points, Tier Credits, tier status, and/or other benefits and may be liable for damages and litigation costs, including attorneys' fees incurred by Royal Caribbean in enforcing these rules.

Earning Club Royale Tier Credits and Reward Points

Club Royale offers Members the opportunity to earn Tier Credits, to achieve tier level status, and to earn Reward Points for benefits and rewards. Members are eligible for benefits, as identified by the Club Royale Reward Program benefit grid, when the Member earns the required minimum Tier Credits associated with each tier level during the annual evaluation period. To view Club Royale Rewards Program tier levels and benefits grid, visit https://www.royalcaribbean.com/content/dam/royal/resources/pdf/casino/casino-royale-rewards-table.pdf._Tier level status is renewed annually. The "Program Year," or 12-month annual renewal period, is April 1st through March 31st of the next year. For the purpose of tier credit accumulation and advancement, Members will begin with zero points on April 1st or at their introduction to Club Royale. At renewal, Tier Credits earned April 1st through March 31st will determine the Member's tier level status for the subsequent Program Year. The Member's tier will be established on April 1st, based upon the Tier Credits earned from the previous Program Year. Members may advance to a higher tier during the Program Year if they earn the required minimum Tier Credits. Members that elevate tier level status during the Program Year, will enjoy the benefits related to their upgraded tier if on a voyage or on their next voyage within the same Program Year. Bonus and adjusted points count toward the tier level status. Members earn Reward Points on each voyage based on gaming activity. Reward point values are subject to change. Reward points can be used for promotional gaming credit "FreePlay" on slot machines or table games and for credits toward the Member's onboard expense account on the ship and sailing on which they are earned. A minimum number of Reward Points must be achieved to apply a credit to the Member's onboard account. Members in the same stateroom may combine their Reward Points to meet the minimum requirement for credit to the onboard expense account. Members may not accrue reward point balances toward future voyages, and unredeemed Reward Points expire at the end of each voyage. Management reserves the right to grant tier status in accordance with any Club Royale tier match program. Members will not earn Tier Credits or Reward Points on "FreePlay" or promotional offers. Redemption of Reward Points is limited to accounts in good standing. Certain benefits offered by Club Royale may have a duration that is less than the remaining term of the current Program Year in which such benefits were earned. Any tax liability resulting from the accumulation or use of Club Royale's benefits is the obligation of the Member. A Member's redemption choice shall be final unless otherwise authorized by the sole discretion of management of Club Royale. Tier Credits, Reward Points, comps, and benefits may be subject to change, cancellation, or withdrawal without notice by Royal Caribbean. Royal Caribbean is not responsible for any fees incurred as a result of a Member utilizing any and/or all services available to access funds for gaming activities. Members who incur gaming or financial related indebtedness to Royal Caribbean for a period of at least (90) days after incurrence, at the absolute and sole discretion of management, may have their Club Royale accounts suspended or forfeited.

General Rewards Program Conditions

Violation of the terms and conditions of the Club Royale Rewards Program, including fraud, misrepresentation, misuse of a SeaPass card to manipulate accumulation of rewards, or misuse of Club Royale balances including, but not limited to, Reward Points, Tier Credits, and/or comps, by a Member, or other improper conduct as determined by Royal Caribbean in its sole discretion, or if the Member has been barred from the vessel(s) or from gaming play by the management for business reasons that are determined appropriate, may subject the Member, without

limitation, to termination of Club Royale Membership, demotion of the Member's Club Royale account status, forfeiture all Member's benefits including, but not limited to, accumulated Tier Credits, tier benefits, Reward Points, comps, and offers and/or appropriate administrative and/or legal action by Royal Caribbean or applicable governmental authorities. In addition, Royal Caribbean reserves the right to take appropriate legal action to recover damages, including its attorneys' fees incurred in prosecuting or defending any lawsuit related hereto.

Membership in the Rewards Program and accumulation of Club Royale Rewards loyalty balances including, but not limited to, Tier Credits and Reward Points, and/or benefits do not confer any enforceable contract or vested property rights with respect to Rewards Program benefits.

Changes to Club Royale

Members acknowledge and agree that Club Royale Rewards Program Membership and its benefits are provided at the discretion of Royal Caribbean. Royal Caribbean reserves the right to unilaterally change, amend, suspend, cancel, or terminate any aspect of Club Royale, its benefits, and/or its Terms and Conditions in whole or in part, at any time, with or without notice for any or no reason. This means that Royal Caribbean in its sole discretion may at any time, among other things, (1) amend, modify or withdraw any of the Club Royale Terms and Conditions, (2) cancel, restrict, revoke, forfeit, or change any Member's Membership status, tier level, Tier Credits, Reward Points, program benefits and/or promotions, (3) change the value of accumulated or future points, point multipliers, or benefits, (4) adjust Reward Points or tier credit balances and/or otherwise restrict the continued availability of awards, benefits, special offers, or promotions, and/or (5) forfeit any Club Royale rewards balances not yet redeemed for reasons Royal Caribbean deems appropriate (such as, but not limited to, technical malfunction, error, or as otherwise permitted by these Terms and Conditions). Royal Caribbean may make one or more of these changes at any time even though such changes may affect a Member's comps or ability to use Reward Points or receive accrued benefits.

Other Terms and Conditions

- Club Royale is not responsible for products or services offered by other companies that may participate in benefits, offers, or special promotions provided to Members.
- All decisions concerning the interpretation, application or administration of Club Royale Terms and
 Conditions are within the sole discretion of Royal Caribbean, and any dispute regarding the earning of
 Reward Points or Tier Credits maintained in a Club Royale Member account, and/or the forfeiture of
 Reward Points, Tier Credits, tier benefits or other Club Royale rewards, benefits and offers will be
 reviewed by Royal Caribbean. Royal Caribbean's decision in any dispute will be final and binding.
- CLASS ACTION RELIEF WAIVER: MEMBERS HEREBY AGREE THAT EXCEPT AS PROVIDED IN THE LAST SENTENCE OF THIS PARAGRAPH, EACH MEMBER MAY BRING CLAIMS AGAINST ROYAL CARIBBEAN ONLY IN THEIR INDIVIDUAL CAPACITY. EVEN IF THE APPLICABLE LAW PROVIDES OTHERWISE, BY JOINING CLUB ROYALE, EACH MEMBER AGREES THAT ANY ARBITRATION OR LAWSUIT AGAINST ROYAL CARIBBEAN WHATSOEVER SHALL BE LITIGATED BY A MEMBER INDIVIDUALLY AND NOT AS A MEMBER OF ANY CLASS OR AS PART OF A CLASS OR REPRESENTATIVE ACTION, AND EACH MEMBER EXPRESSLY AGREES TO WAIVE ANY LAW ENTITLING THEM TO PARTICIPATE IN A CLASS ACTION. IF A MEMBER'S CLAIM IS SUBJECT TO ARBITRATION, THE ARBITRATOR SHALL HAVE NO AUTHORITY TO ARBITRATE CLAIMS ON A CLASS ACTION BASIS. IF FOR ANY REASON THIS CLASS ACTION WAIVER IS UNENFORCEABLE AS TO ANY PARTICULAR CLAIM, THEN AND ONLY THEN SUCH CLAIM SHALL NOT BE SUBJECT TO ARBITRATION.
- If it is determined that Club Royale has improperly denied a credit, benefit, offer or award to a Member, the Member's sole and exclusive remedy shall be the issuance of the improperly denied credit, benefit, offer or award if available, or such other alternative comparable benefit as determined by management of Club Royale, which shall not have additional liability whatsoever. In no event shall Royal Caribbean be liable to any Member, or anyone claiming through a Member, for any direct, indirect, or consequential damages, or lost revenue or profits, claimed to arise out of the acts or omissions of Royal Caribbean or

any participating land-based casino that has a joint marketing agreement with Royal Caribbean in connection with the Rewards Program.

The laws of the State of Florida shall govern the validity, construction and interpretation of these Terms and Conditions. No effect shall be given to any Florida choice of law or conflict of law rules or provisions that would cause the application of the laws of any other state.

Club Royale Members may request their recorded gaming activity for personal tax purposes by submitting to Club Royale a completed and notarized Win/Loss Request Form. To obtain this form, visit: https://www.royalcaribbean.com/content/dam/royal/resources/pdf/casino/win-loss-statement-request-form.pdf

Royal Caribbean reserves the right to audit Members' Club Royale accounts at any time and without notice to ensure compliance with the Rewards Program rules, Royal Caribbean's Cruise Ticket Contract (or similar agreement), and all other applicable laws and Royal Caribbean Terms and Conditions. In an event an audit reveals discrepancies or violations, Royal Caribbean may delay the processing of tier benefits or other redemptions, cancel any outstanding offers or other redemptions, and withhold statements until the discrepancies or violations are resolved. Club Royale accounts found in violation are subject to penalty, up to and including termination of tier status in the Rewards Program and closure of the Club Royale account. During an investigation, Royal Caribbean may inhibit the Club Royale account of a Member without notice. While the Club Royale account is inhibited, the Member may continue to accrue Tier Credits in the Club Royale account, but no redemptions or other transactions will be permitted, and any outstanding offers or other redemptions will be canceled.

Some or all parts of the Rewards Program may not be legal in certain countries. Consequently, the Rewards Program is void where prohibited by law.

In no event shall Royal Caribbean be liable to any Member for any delay in or failure to perform due to causes beyond Royal Caribbean's reasonable control, including without limitation, any act of God; act of war; natural disaster; weather; terrorism; epidemic; governmental order, directive, regulation, law, or requirement; perils of the sea; grounding; viral or communicable disease outbreak; national, regional, or other public emergency; strikes; or any act or omission of a third party. This section will survive termination of your participation in the Rewards Program.

Important Notice:

Prior to booking, please consult all applicable U.S. Centers for Disease Control travel advisories, warnings, or recommendations relating to cruise travel, at cdc.gov/travel/notices. If a certain threshold level of COVID-19 is detected onboard the ship during your voyage, the voyage will end immediately, the ship will return to the port of embarkation, and your subsequent travel, including your return home, may be restricted or delayed. Health and safety protocols, guest conduct rules, and regional travel restrictions vary by ship and destination, and are subject to change without notice. Due to evolving health protocols, imagery and messaging may not accurately reflect onboard and destination experiences, offerings, features, or itineraries. These may not be available during your voyage, may vary by ship and destination, and may be subject to change without notice.

5/3/2022