

# Agreement for Electronic Funds Transfer Services

Since you are requesting to add electronic funds transfer (EFT) services to the T. Rowe Price Account(s) you have indicated as well as any future eligible accounts that are part of your account profile, we need to take some additional steps to verify your identity and your access to the bank account(s) you want to add to your account profile.

The following provisions apply to this process and you will be consenting on behalf of yourself and joint owners, if applicable, as well.

- First, to help verify your identity, we will provide you a series of multiple choice questions generated by a third party. These questions will be based on information from various sources including public records and utility companies. We do not store the questions presented to you or your answers and this process will not rely on or impact your credit score.
- Additionally, if identity verification is successful, we will use a second process to verify your access to the bank account(s) you are requesting to add. You authorize T. Rowe Price to make two small deposits to the bank account (each less than \$1.00) and to then debit the total of those deposits from the same account. In order to add Electronic Funds Transfer (EFT) services, you must verify with T. Rowe Price the amount of each of the two small deposits either by phone or by the instructions you will receive via email.
- Finally, you are authorizing T. Rowe Price to initiate electronic funds transfers, meaning credit entries into and debit entries from your bank account, through the Automated Clearing House (also called the “ACH”) network, subject to the rules of your bank, the ACH network and T. Rowe Price. T. Rowe Price is authorized to correct any transaction error with a debit or credit to your bank account and/or your T. Rowe Price Account. This authorization, including any credit or debit entries, is for an initial purchase and any future purchases or redemptions initiated by you and is in full force and effect until you notify T. Rowe Price of its revocation and we have had sufficient time to act on it.