

Business Financial Services

# Master Client Agreement for Business

A simpler way to meet your business  
banking needs today and in the future



RBC Royal Bank



## **Make managing your business banking simpler with Master Client Agreement**

Time is your most valuable resource. That's why we've created the new Master Client Agreement, which gives you that valuable time — back.

By consolidating several product and service agreements into one master agreement, we've made it easier for you to access many popular business products and services. Now, by signing one single agreement, you can add a new product or service any time you want, without having to review and sign a new agreement each time. This reduces paperwork and visits to the bank while continuing to give you what you need for your business banking — when you need it.

It's simple, secure — and you'll never be bound by the terms and conditions for any products or services covered in the Master Client Agreement you did not authorize for enrollment.

### **You'll benefit from the convenience of adding a product or service at any time. The Master Client Agreement includes products and services such as:**

- Business deposit accounts that meet the banking needs of your business
- Client debit and agent cards to take care of your banking and payment requirements quickly and easily
- Deposit services any time of day or night
- Funds transfer services that are instant, safe and secure
- Statement and transaction reporting to help keep better track of all your financial transactions
- Electronic payment and collection services to save you time and money
- Electronic cheque management and cheque images to stay on top of your cash flow
- Fraud mitigation tools that can keep you well protected

## FAQs

### **Q. What is the Master Client Agreement?**

- A. The Master Client Agreement combines the terms and conditions of many of our most popular products and services all in one place, making it easier for you to understand.

### **Q. What is the purpose of the Master Client Agreement?**

- A. It's all about saving you time. You can choose to add a product or service at any time, without having to review and sign another separate agreement, making the process simpler, faster and with less paperwork to complete.

### **Q. How will signing the Master Client Agreement benefit me?**

- A. By combining the terms and conditions from numerous agreements, you now only have to review and sign one agreement for access to many business banking products and services you need to keep your business running smoothly.

### **Q. Does signing this agreement mean I'm also signing up for all these products and services?**

- A. No, we will only enrol you in specific products or services with your express request and authorization.

### **Q. How do I know what products and services I'm enrolled in?**

- A. We can provide you with a full list of products and services you're enrolled in at any time. If you ever have questions about products and services listed on your account, please call us.

### **Q. What happens to the existing agreements that I have signed for business banking?**

- A. Once the Master Client Agreement for Business has been signed, there are very few remaining products and services that require separate agreements. Your bank representative will explain which of your existing agreements are still valid.



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