

WIRE PAYMENT SERVICES	
<b>Outgoing wire payments within Canada or to other countries (most currencies)</b>	
Initiated from client instructions where signing authority of client is present	Starting at \$15.00 plus a \$5.00 to \$10.00 communication fee (ask for details)
Initiated from client instructions where signing authority of client is <b>not</b> present	Starting at \$45.00 plus a \$5.00 to \$10.00 communication fee (ask for details)
If an International Bank Account Number (IBAN) is not provided for a wire payment going to countries in the European Union	Add \$25.00
<i>All fees are payable in Canadian dollars regardless of currency of the payment unless otherwise stated. Additional charges may be deducted from the payment amount by the receiving financial institution and/or its intermediaries.</i>	
<b>Tracing/inquiries (applies to wire payment only)</b>	
Outgoing wire payments not delivered as instructed by client	No charge
Outgoing payments delivered as instructed by client (ask for details)	Starting at \$25.00 <sup>1</sup>
Cancellation or amendment as instructed by client (ask for details)	Starting at \$25.00 <sup>1</sup>
<i>Inquiries/traces may be subject to fees and charges in addition to those collected by us and those disclosed above.</i>	
<b>Incoming wire payments</b>	
Incoming wire payment from an RBC Royal Bank unit located in Canada	No charge
Incoming wire payment from another financial institution located anywhere worldwide	Under \$50.00 Cdn/U.S. – No charge
	Over \$50.00 Cdn/U.S. – \$15.00 Cdn/U.S. (depending on currency of payment)
<b>Incoming and outgoing wire payment detail advices</b>	
RBC Express <sup>®</sup> Incoming Wires	\$2.00
Telephone/fax advice (incoming/outgoing)	\$5.00
<i>Fax advice and RBC Express Incoming Wires volumes and fees will be debited from your account monthly and reported on your Client Activity Statement.</i>	

OTHER SERVICES AND FEES	
<b>Account closed within 90 days of opening</b>	
Transfer to another RBC branch/account	No charge
Transfer to another financial institution	\$20.00
Any other reason	\$10.00
<b>Handling of unclaimed balances in inactive business deposit accounts</b>	
Inactive account fee after two years	\$20.00 each year
<i>Fee is charged after two years of inactivity and up to eight years of inactivity. Notice is sent at two and five years of inactivity. Fee will be waived if notice is acknowledged within 30 days of mailing date or if account is reactivated within specified time period</i>	
Dormant account fee	\$40.00
<i>Fee is charged after nine years of inactivity. Account will be automatically closed and the remaining balance will be transferred to the Bank of Canada.</i>	
<b>Unclaimed drafts and money orders</b>	
Canadian drafts and money orders that have been outstanding for more than nine years. Fee is applied before the unclaimed funds are remitted to Bank of Canada.	\$40.00 each unclaimed draft or money order

This statement does not contain all of the charges for services provided by Royal Bank of Canada in respect of business deposit accounts. For information regarding charges not included in this brochure, please contact your RBC representative.

### Separate fee agreement

The fees and charges set out in this brochure are Royal Bank of Canada's standard fees and charges. Business clients who have signed a separate agreement with Royal Bank of Canada regarding non-standard pricing for these fees and charges are not affected by these fees and charges during the term of the agreement.

### U.S. dollar deposit accounts and U.S. fees and charges

The fees and charges set out in this brochure apply to both Canadian and U.S. dollar business deposit accounts, unless otherwise noted. U.S. fees and charges are payable in U.S. dollars.

**For more information, please call to speak with an RBC business advisor at 1-800 ROYAL<sup>®</sup> 2-0 (1-800-769-2520)**

[www.rbcroyalbank.com/business](http://www.rbcroyalbank.com/business)



RBC Royal Bank<sup>®</sup>



<sup>®</sup> Registered trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

<sup>†</sup> Registered trademark of Interac Inc. Used under licence.

<sup>\*</sup> Registered trademark of Visa International Service Association. Used under licence.

<sup>§</sup> Free eStatement option and cheque images with online banking when paper statement is turned off.

<sup>^</sup> Excludes items made on deposit via ATM for RBC Online Banking clients.

<sup>1</sup> All fees and charges are expressed exclusive of sales tax, deductions and withholdings. Sales taxes are applicable, and the amount of the sales tax will be charged by Royal Bank of Canada and payable by the client to Royal Bank of Canada in addition to the fees and charges expressed. If any deductions or withholdings are payable, the fees and charges shall be increased to the extent necessary for Royal Bank of Canada to receive and retain a net sum equal to the fees and charges expressed, and the client is responsible for remitting the amount deducted or withheld to the appropriate taxing authority.

<sup>2</sup> Magnetic Ink Character Recognition.

<sup>3</sup> Subject to approval and certain conditions apply.

<sup>4</sup> To learn more about overdrafts or current rates of interest, please speak to your account manager or call one of our business advisors at 1-800-769-2520.

<sup>5</sup> Unless otherwise agreed, Royal Bank may convert any instrument and payment at the applicable currency conversion rate established for such purpose by Royal Bank in its discretion, and Royal Bank is not responsible for any losses relating to currency conversions.

<sup>6</sup> Interim statements do not include cheque image pages.

# Business banking services

Effective June 1, 2011



To better serve your business, we have created this brochure, which highlights some of our products and services and their associated standard fees and charges. It's an easier way for you to reference the business banking services you may need day to day.

We continue to find ways to better serve your business banking needs. We have combined our flexible and responsive products and services to create a business banking solution to help you save time and money.

Please speak to your account manager or call one of our business advisors at 1-800-769-2520 to discuss your options.

AUTOMATED TELLER/CARD SERVICES	
<b>Banking machine access</b>	
<i>Interac</i> <sup>t</sup>	\$1.50 per withdrawal
PLUS* system (within North America)	\$3.00 per withdrawal
PLUS system (outside of North America)	\$5.00 per withdrawal
<b>Cross border debits</b>	
Cross border point-of-sale purchase using the Business Client Card (merchant location outside Canada; in addition to debit transaction fee)	\$1.00 each
The cross border debit fee is charged after a foreign currency purchase has been converted to Canadian dollars at an exchange rate 2.5% over the Interbank Spot Rate (as defined by Acxsys Corporation) in effect at the time of processing. Exchange rates fluctuate, and as such, the rate applied will usually differ from a posted exchange rate at the time of purchase.	
DEPOSITS	
<b>Depository services</b>	
Night and Day deposit annually	\$25.00 per client, per location
Night and Day deposit bags	\$15.00 <sup>1</sup> per 50 bags \$30.00 <sup>1</sup> per 100 bags \$60.00 <sup>1</sup> per 200 bags \$135.00 <sup>1</sup> per 500 bags
<i>FasDeposit Plus</i> <sup>®</sup>	\$25.00 <sup>1</sup> per 100 bags & deposit slips

<b>Deposits/credits</b>	
Electronic	\$0.60 each
Paper	\$1.00 each
<b>Currency deposited</b>	
Night and Day deposit	\$2.00 per \$1,000
ATM deposit	\$2.15 per \$1,000
In-branch deposit	\$2.25 per \$1,000
<b>Currency supplied</b>	
Cash	\$0.45 <sup>1</sup> per 100 bills
Coin rolled and counted	\$0.16 <sup>1</sup> per roll
<b>Items deposited</b>	
Item deposited, Cdn dollars	\$0.20 each
Item deposited, U.S. dollars	\$0.25 each
<b>Items deposited, returned unpaid</b>	
Returned for any reason	\$7.00 per cheque
<b>Trusteed Deposit Service</b>	
Monthly maintenance fee – up to 200 accounts	\$50.00 minimum
Monthly maintenance fee – beyond 200 accounts	\$0.25 per account
Optional fees — reports	\$40.00 per report, per month
<b>U.S. float fee</b>	
A U.S. float fee is charged when same-day value is given for U.S. cheques deposited into an account and given credit, but settlement is not received from the U.S. bank on which the cheques are drawn until several days later. The U.S. float may be charged at a variable fee when the average monthly credit balance in the account is less than the average monthly U.S. float-balance requirement. If the account balance is equal to or greater than the average monthly float-balance requirement, no U.S. float fee will be charged.	
<i>Ask your account manager for details about the application of this fee and how it may apply to your deposit accounts.</i>	
PAYMENTS	
<b>Cheques/debits</b>	
Electronic	\$0.60 each
Paper	\$1.00 each
<b>Non-MICR<sup>2</sup> encoded items</b>	
Items	\$5.00 each

<b>Cheque certification</b>	
Presented by issuer	\$15.00 each
Presented by non-issuer (RBC Royal Bank <sup>®</sup> client)	\$20.00 each
Presented by non-issuer (Non-RBC Royal Bank client)	\$35.00 each
<b>Payment items</b>	
Drafts	\$7.50 each
<b>Stop payments</b>	
Self serve via online banking	\$10.00 each
Assisted request via telephone or at any RBC Royal Bank branch	\$15.00 each
<b>Overdraft handling<sup>3</sup></b>	
Cheques/debits paid in addition to regular account fees and overdraft interest <sup>4</sup>	\$5.00 per item
<b>Non-sufficient funds (NSF)</b>	
Item returned NSF (e.g. cheque, pre-authorized debit)	\$42.50 each
<b>Acceptance of payment of accounts (including bill payments)</b>	
RBC <sup>®</sup> client payments	No charge
Non-client payments	\$3.00 each
<b>Cheque Conversions<sup>5</sup></b>	
Cheque written in currency other than that of the account	\$20.00 each
<b>U. S. Par Crossed Service<sup>3</sup></b>	
Fee per account	\$50.00 U.S. per month
<i>Cheques are eligible for faster clearing in the United States through Royal Bank of Canada, New York branch. Ask for details.</i>	
TRANSFERRING FUNDS	
<b>Transfers between a business's deposit accounts</b>	
Pre-authorized/recurring	\$2.00 each
Transfer mail advices (if required)	\$3.00 each
Special request/non-recurring plus transaction fee (verbal requests must be confirmed in writing)	\$5.00 each
<b>Interac e-Transfers</b>	
Receive request	No charge
Send request	\$1.50 each
Cancel request (initial send-request fee non-refundable)	No charge

FINANCIAL CONFIRMATIONS	
<b>Bank confirmations for audit purposes</b>	
Minimum fee	\$40.00 each
Detailed fee	\$40.00 per hour
<b>Certificates respecting business deposit account balances</b>	
Standard form	\$5.00 each
Personalized typed letter	\$15.00 each
<b>Certificates of loan interest paid for income tax purposes</b>	
Pre-printed form	\$5.00 each
Personalized typed letter	\$15.00 each
STATEMENTS	
One eStatement or paper statement per month	No charge
eStatement retrieval fee <sup>8</sup>	\$2.50 per view
Interim statement <sup>6</sup>	\$6.00 per statement
RBC ATM statement update	\$0.75 each mini \$1.50 each full
Statements mailed to a branch and held for client pick-up	\$5.00 per statement
SEARCHES	
<b>View transaction images up to 90 days</b>	
RBC Royal Bank Online Banking <sup>^</sup> when enrolled with eStatements	No charge
RBC Royal Bank Online Banking <sup>^</sup> with paper statements	\$1.50 per image
<b>Printed copies provided by RBC (cheques, deposit slips, pre-authorized payments)</b>	
Up to 90 days	\$5.00 per item
Greater than 90 days	\$10.00 per item
Multiple items	\$40.00 per hour \$20.00 minimum
<b>Search for accounts</b>	
Each record, each name	\$5.00 per branch \$20.00 minimum
<b>Search for records</b>	
Each record	\$40.00 per hour \$20.00 minimum