

IMPORTANT NOTICE RBC is "GOING DIGITAL"

RBC Royal Bank is committed to delivering solutions that secure our clients assets and information. Some of the benefits of going digital are:

- ✓ Accessibility & Convenience 24/7 banking at your fingertips
- ✓ Shorter lines and faster service
- ✓ Save time and money
- ✓ Security Fraud protection

During January 2018, we will change the services we offer in our stores (branches) to further align with these benefits:

Effective Date	What is changing?	What you can do instead
January 2	Deposits and transfers to other RBC clients' accounts	> Use RBC Digital Banking or the RBC Caribbean
	will no longer be accepted over the counter	Mobile app* to easily transfer funds to other
		RBC clients' accounts across different
		currencies
		Use ACH/Wire Transfer to transfer funds from
		other institutions
January 15	FasDeposit [™] will no longer be available	Use RBC ATMs in stores to deposit cash and
		cheques. Get instant cash for uncleared cheques
		up to a specified amount**
January 31	Standing orders for credit card payments will be	Use RBC Digital Banking or the RBC Caribbean
	discontinued	Mobile app 24/7 to:
		 quickly check and pay credit card balances
	Wire transfers will no longer be processed over the	 Send wire transfers (local & foreign currencies)
	counter	Pay bills

*To learn more and to download our mobile app visit <u>www.caribbeandigital.rbc.com</u>

**Access to uncleared funds is predetermined based on your account history and banking relationship and can be withdrawn without notice.

Non- RBC Clients

Effective January 2, 2018, non-RBC clients must visit their primary bank for the following services as RBC will no longer:

- Cash cheques
- Accept bill payments
- Take deposits
- Buy & sell foreign currency

Note: RBC will continue to cash only Government cheques and Pension cheques for non-RBC clients.