

Account	Description	Minimum Opening Balance	Monthly Fee	Number of FREE Debit Transactions (per month)	Additional Credit/Debit Transaction Fees	Royal Online™ and ATM transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available*
Banking Accounts								
RBC Day to Day Banking	A basic banking account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	\$250.00	\$15.00	5 FREE Cheques UNLIMITED FREE RBC ATM	Branch \$5.00 Cheques \$3.00 ATM withdrawals (Carifs) \$1.25 POS \$1.00	FREE	No	Yes
RBC No Limit Banking	An enhanced banking account that offers unlimited free in branch, cheque and debit transactions, as well as, free banking at RBC Royal Bank ATMs.	\$250.00	\$35.00	UNLIMITED FREE: In Branch & Cheques, RBC ATM & POS	–	FREE	No	Yes
RBC VIP Banking	An all-inclusive package designed to simplify your banking including unlimited debit transactions, credit card rebates, unlimited debits at RBC Royal Bank ATMs as well as other bank ATMs, free drafts, standing orders and much more.	\$250.00	\$60.00	UNLIMITED FREE: In Branch & Cheques, ATM & POS PLUS much more	–	FREE	No	Yes
Savings Accounts								
RBC Day to Day Savings	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	\$250.00	\$5.00	UNLIMITED FREE RBC ATM	Branch \$5.00 ATM withdrawals (Carifs) \$1.25 POS \$1.00	FREE	Yes (\$200.00)	No
RBC Enhanced Savings	An enhanced savings accounts designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates.	\$5,000.00	\$5.00	UNLIMITED FREE RBC ATM	Branch \$2.50 ATM Withdrawals (Carifs) \$1.25	FREE	Yes (\$5,000.00)	No
Age-Based Accounts								
RBC Leo's Young Savers	A basic savings account designed for children and youth ages 0 -17 for their day to day banking needs. The account can be opened by parents who are just starting to save toward their child's future and would like to have access to their funds.	Any amount	FREE	UNLIMITED FREE In Branch, POS & RBC ATM	–	FREE	Yes (N/A)	No
RBC Student Banking	A banking account designed for persons 18-24 years old enrolled in a full time, post-secondary program.	\$250.00	\$5.00	5 FREE Cheques & UNLIMITED FREE RBC ATM	Branch & cheque \$3.00 ATM Withdrawals (Carifs) \$1.25	FREE	No	Yes
RBC Sixty Plus Package	A package specially designed for persons 60 years and over. Available as a savings or banking account.	\$250.00	FREE	UNLIMITED FREE: In Branch & Cheques, ATM & POS	–	FREE	RBC Sixty Plus Savings - Yes RBC Sixty Plus Banking - No	RBC Sixty Plus Savings - No RBC Sixty Plus Banking - Yes