Private Banking

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Our Private Banking Philosophy

What's important to you right now? In five years? In fifteen? Priorities tend to shift, sometimes unexpectedly, and nearly every life event – family changes, career choices, travel or relocations, business start – ups or liquidations – has an impact on your financial picture. But "the big picture" can sometimes be hard to focus on when you're busy living your life.

At RBC Royal Bank Private Banking, our service philosophy revolves around our personal relationships with each of our clients. That's why, rather than presenting you with a selection of Private Banking packages, we'll invest time at the front end, getting to know you, your family and your goals. Then, using our exclusive wealth planning process, we'll complete a multi-step analysis of your liquidity, debt and risk management, investments and estate plan. Next, we distil this understanding of you and your family into a wealth plan that addresses your needs today and helps you create the path to a better future. Finally, we bring the experts together from within and outside RBC to bring every aspect of your plan to life.

Creating your Private Banking Experience

First in line to deliver your Private Banking experience is your dedicated Private Banker, who is supported by a Private Banking Associate and a specialized service response team. Each member of your team understands your complete financial picture. Collectively, their purpose is to help you achieve your goals while assisting you with the ongoing management of your finances. To ensure the proactivity and responsiveness you expect in a private banking relationship, each Private Banker manages a finite group of clients.

Your Private Banking Team will work together to deliver value-add solutions designed to meet your financing needs and help you build equity in your company, acquire or diversify investment holdings, purchase real estate, provide financial assistance for family members, or consolidate your existing lending. Private Banking's credit specialists have an in-depth understanding of high net worth clients, gained through their varied experience in commercial financing, retail banking, capital markets and risk management environments. They deliver your credit structures in the context of a customized credit plan, and can respond quickly with even the most complex solutions.

Underscoring our belief in seeing the big picture amid the details, your Private Banking team will work together

to deliver smart wealth planning strategies for you and your family. After analyzing your current financial picture, discussing your goals and making recommendations to help you achieve them, your Private Banker will create a customized wealth plan and begin its implementation.

Of course, as your family and life evolve, so will your wealth strategy. Your Private Banker takes a proactive approach to meeting your changing needs, and will leverage the assistance of accountants, lawyers and financial professionals who research, analyze and interpret the latest regulatory and legislative policies to support your Private Banker in the delivery of comprehensive wealth management solutions designed around you. This expert team provides advice on retirement and other specialized finance issues, including trusts and business succession planning.

Whatever you need, whenever and wherever you need it, you can expect intelligent, prompt solutions and a voice on the other end of the line. You can depend on your Private Banking team to be among your most reliable, trusted advisors. Travelling for work or for pleasure? As a RBC Private Banking client you'll have access to all of the amenities of Priority Pass™ at over 700 VIP airport lounges participating in the program, located in over 400 cities and 120 countries around the globe. Enjoy four complimentary client visits per year, when you sign up for membership.

Our clients

Private Banking clients are typically business owners, wealthy families, executives or professionals who prefer personal relationships with a trusted advisor and team, to dealing with multiple service providers. Each client receives ongoing, tailored Private Banking solutions, created by a dedicated team and encompassing a minimum monthly fee.

At your service

As a Private Banking client you will experience the highest level of care, which includes:

- Personalized service at our Private Banking Centres located in the jurisdictions of Trinidad & Tobago, Bahamas, Barbados and Cayman
- Private Bankers will coordinate with their Branch partners to ensure exceptional service delivery including in islands where there is not a Private Banking Centre
- Direct contact with our Specialized Services Response Team to service your transaction needs
- A dedicated relationship manager – your Private Banker – who acts as your advocate throughout all areas of RBC and accepts your instructions by telephone, fax or email and setting-up of permanent instructions (eg. always maintain a minimum of $100,000 in my account)
- Mobile Private Banking meeting our clients at their preferred location, as well as, priority service at all RBC Branches
- Access to a comprehensive and ongoing review of your full wealth needs, and those of your family and/or business(es), including succession and estate planning
- Borrowing solutions designed specifically for the high net worth client, such as customized structuring of credit facilities and higher limits on RBC personal and business credit cards

Using credit as a wealth management tool

Many high net worth clients take advantage of borrowing to grow wealth, diversify assets and leverage opportunities. Your Private Banker and credit specialists draw from a sophisticated suite of credit tools to create responsive solutions and a long-term plan to address your needs. Your credit vehicles may include:

- Line of Credit
- Exclusive Black Platinum Credit Card (annual membership fee waived)
- Customized structuring of borrowing facilities with preferential pricing (at minimum same pricing and/or discounts as Professionals Package)
- Financial solutions for complex borrowing needs
- Leveraging debt to increase wealth and net worth
- Flexible long/short term lending solutions
- Financing on second homes, construction or investor properties
- Overdraft Facilites*
- Non-resident/USD financing*

Deposit Products & Services

- Private Banking Operational Account PLUS a combination of any three of the following accounts for one flat monthly fee:
  - › Regular Savings Account
  - › Business Current Account (Holding companies only)
  - › US Savings Account*
- In addition to the four accounts comprising the basic Private Banking package, each dependent child within your household under the age of 18 and/or each full time student under the age of 25 is entitled to a free Leo Young Savers Account or Regular Savings Account, respectively
- Personalized/Private Banking branded cheque books (clients can also choose regular cheque books)
- Unique Private Banking Debit Card
- Customized daily limits at Automated Teller Machines (ATM) and Point-of-Sale (POS) terminals
- No charge for large deposits via over the counter*
- Free rental of a small safe deposit box or equivalent discount on a larger safe deposit box
- No service charges on:
  - › Standing orders
  - › Certificate of account balance / certificate of interest paid
  - › Additional bank statements*
  - › Local and foreign currency drafts
  - › Renewal/replacement of client card
  - › Bank Reference Letters*
  - › International access to ATMs and POS through RBC Royal Bank Visa Debit

Investment Advisory Services

If you prefer to take a more active role in your investments, your Private Banker will work with you and partner with wealth management experts and investment advisors to match your needs and the discretionary investment management you require. You will have an unparalleled selection of investments to choose from – everything from government bonds, corporate bonds, international equities, mutual funds and derivatives.

Your Private Banker will help you choose which investments are right for your individual situation based upon your needs and preferences. Always keeping a watchful eye on your overall wealth management strategy, your Private Banker can captain a tailor-made team of specialists to meet your needs. To keep things simple and personal, your Private Banker will remain your key point of contact for all of the following RBC relationship meetings:

- Discovery meeting with your Private Banker to understand our client's goals, preferences and special needs (eg. Managing multiple income streams)
- Partnering with regional Investment Advisory Services via our Dominion Securities Investment Team
- Connecting our clients to our external partners for Wealth Management, Will preparation, Retirement, Estate planning and Trusteeship services
- Partnering with our Treasury Team for foreign exchange needs

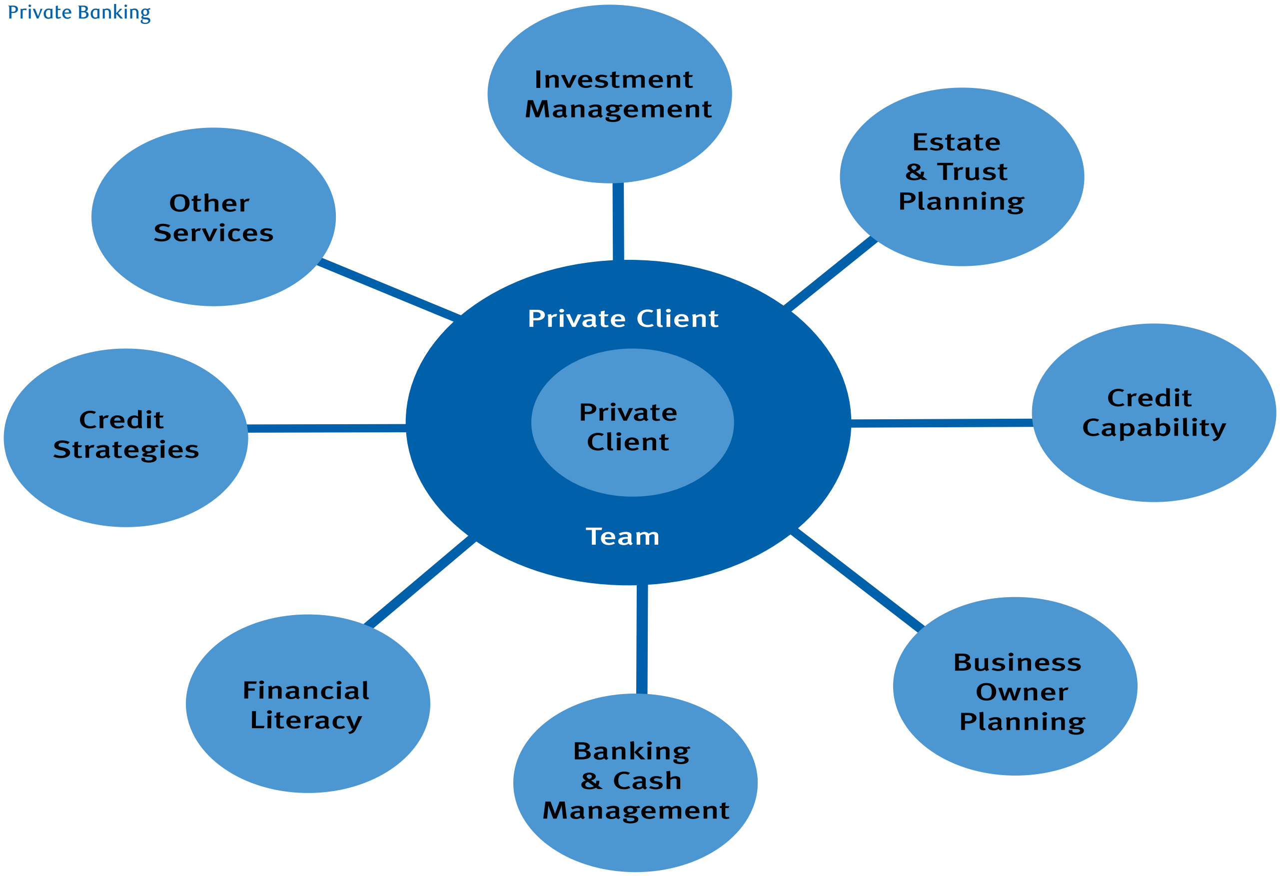
Private Banking: Our Comprehensive Approach

Your customized wealth management plan may utilize experts from any or all of the following areas:

Discretionary Investment Management

Your Private Banker will work with you to design a tailored investment portfolio, based on a careful and thorough process that is applied consistently across the firm. In this way your portfolio benefits from a "diversification of minds," rather than being dependent on the success of a single manager or investment style.

* Not available in all markets. Speak to Your Private Banker to learn more about the solutions listed above.



Estate and Trust Planning

In creating your overall wealth plan, your Private Banker may introduce you to an Estate and Trust Professional, who working closely with your key advisors, can assist you in developing a comprehensive estate plan. Your plan is designed to preserve your wealth for future generations and minimize the tax burden on your estate. It may include the establishment of domestic and international trusts, as well as personal holding companies and foundations, all of which can also be administered by our trust professionals. As part of your estate plan, you may also wish to work with a Will and Estate Consultant, who can:

- Incorporate powers of attorney, living trusts and other specialized trust structures into your multi-generational estate plan
- Review and/or create a complete estate plan for you and your family
- Assist you in retirement planning, wealth transfer, succession planning, charitable donations and legacy establishment.

Wealth Management

If you have family members living in different countries, businesses with international locations, or planning to retire, our global colleagues can help by ensuring that your international interests are well looked after.

Corporate Banking

The Corporate Banking group offers a range of flexible borrowing and cash management solutions, streamlined point-of-sale processing, foreign exchange and international trade vehicles, designed to help your business thrive. Your RBC Corporate Relationship Manager and your Private Banker work in partnership, accessing flexible and innovative solutions to address your combined business and personal banking needs.

Other Services

Your Private Banking experience includes

- Creative cash management solutions with access to a range of leading integrated cash management solutions shaped around your needs, streamlining each of the four key stages of the money flowing through your household - receiving money, managing transactions, optimizing liquidity and making payments.

A Commitment to meet all of your high net worth needs

At RBC Royal Bank, we take great pride in knowing that we've served generations of families. Our goal is to be your partner through all the stages of your financial life, and to create the vision you see for yourself, your family and your future. We know you have choices when it comes to your financial partners, and we work to continually earn your business.

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RBC Royal Bank (Barbados) - Chelston Park

RBC Royal Bank (Bahamas) - Nassau

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