

Changes to your RBC Royal Bank Credit Card

As at June 2014, the following changes were made to your RBC Royal Bank Credit Cards.

Transactions Against Credit Balances

In an effort to protect you, our valued client, and minimise the risk of fraudulent transactions on your credit card account, please note the following change was made to all RBC Royal Bank credit card accounts in keeping with international and industry best practice.

Credit balances will no longer be included in calculating your available balance. This change means that the amount available for purchases and cash advances will be restricted to your approved credit limit. Any additional credit on your account will be applied to future balances owing.

Example:	Approved Credit Limit:	\$3,000
	Balance:	\$1,000 credit
	Available Credit:	\$3,000 (not \$4,000)

Your credit limit is determined based on your credit history and your income. If you would like to request a higher limit, please call us at 625-4RBC (625-4722) and a representative will be pleased to review your account with you.