

Tips on Smart Personal Banking

(04/2015)

Tip #1: Bank at your convenience

- Use our FREE Netbank and Tellerphone Banking services to pay bills and transfer between accounts.
- Use the ATM for FREE bill payments and transfers between accounts and lower charges for cash withdrawals.
- These services are generally available to you any time at your convenience.
- Use RBC Royal Bank ATMs wherever possible to avoid paying extra charges for using other banks' ATMs.

Tip #2: Choose the right account for you

- If you have a Savings Account and you transact frequently in the branch, RBC Day to Day Banking account may be suitable for you.
- If you would like an all-inclusive banking package which provides you with a full range of personal banking services and benefits for one flat monthly fee, then ask about our VIP Banking Account.
- To ensure you have a suitable account to meet your needs, you may speak with a RBC Royal Bank Account Manager.

Tip #3: Avoid fees by maintaining the minimum balance

- If you have a Savings Account, you can avoid the monthly fee by maintaining the minimum balance requirement on your account.

Tip #4: Get overdraft protection facility

- Avoiding the inconvenience and fees associated with having insufficient funds is easy with overdraft protection on your account.
- Ask us how you can get this feature added to your Banking/Chequing Account.

If you would like to review your current personal banking requirements to make sure you have a suitable combination of services to meet your needs, we will be happy to discuss the options that are right for you.

For more comprehensive details on the features, benefits, fees and service charges of our new suite of products, please refer to our Account Selection Guide and our Schedule of Fees and Service Charges available in-branch or online at www.rbc.com/caribbean.

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RBC Royal Bank

Important Changes to Your Personal Banking Account

Effective July 1, 2015, we will be introducing a new suite of personal banking accounts with enhanced features/benefits and revised service charges.

This brochure outlines our new suite of deposit products and how it impacts you.



RBC Royal Bank



RBC's New Suite of Personal Banking Accounts

Welcome to your new personal banking deposit account!

We have redesigned our suite of products to better meet the needs of our clients. Our new suite of banking accounts provides you with choices that are specifically tailored to your lifestyle, banking needs and stage of your life! Our new suite is available as of July 1, 2015.

What does this mean for your existing account?

For existing clients, based on the product you have with us today, you will be automatically converted to our new and improved suite:

Existing Account	New Account
Regular Chequing	RBC Day to Day Banking
Regular Savings	RBC Day to Day Savings
Premium Savings	RBC Enhanced Savings
Multiplier	RBC High Interest Bearing eSavings
Royal Courtesy Service	RBC No Limit Banking
Future Fortune	RBC Student Banking
Plan 55	RBC Sixty Plus

Please note:

- › Your existing account number will not change.
- › Details of the features, benefits and new monthly account fees can be found on our website.
- › If you prefer to have your account upgraded to perhaps RBC VIP Banking or RBC No Limit Banking we will be happy to do so. Simply call or visit your nearest branch. Before doing so, visit our website for account features, benefits and fees which will assist in your selection.

Personal Banking/Chequing Accounts

There are now three tiers of accounts available to you depending on your banking needs. Each account is designed to make it easy for you to get cash, make transfers to other accounts or pay bills:

RBC Day to Day Banking

A basic, pay-as-you-go banking account designed specifically for low transaction clients.

RBC No Limit Banking

An enhanced banking account that offers unlimited in-branch and cheque transactions, as well as, free banking at RBC Royal Bank ATMs.

RBC VIP Banking

An all-inclusive package designed to simplify your banking including unlimited in-branch transactions, credit card rebates, unlimited debits at other bank's ATMs, and much more.*

With RBC No Limit Banking and VIP Banking you no longer have to worry about counting the cost of each transaction. These products save you time and money and allow you to bank without month-end surprises!

*For more information on our VIP Banking Package, please see our website or visit the nearest RBC Royal Bank branch and one of our Account Managers will be happy to assist you.

Personal Savings Accounts

Our new suite of savings accounts also caters to varying banking needs.

There are three tiers of accounts available to you depending on how serious you are about saving, your need to readily access funds and your level of surplus cash:

RBC Day to Day Savings

A basic, savings account designed for persons who are just starting to save and thus, typically have low balances.

RBC Enhanced Savings

An enhanced savings account that offers premium interest rates.

RBC High Interest Bearing eSavings

A premium esavings account that offers tiered interest rates.

Age-Based Accounts

Our new age-based suite of accounts caters to clients at varying life stages and age groups.

RBC Leo's Young Savers

A basic savings account designed for children and youth ages 0-17 for their day to day banking needs.

RBC Student Banking

A banking account specially designed for persons 18-25 years old enrolled in a full-time, post-secondary program.

RBC Sixty Plus Banking

A chequing/savings account specially designed for senior citizens ages 60 plus.