

Business account and service package fee changes (continued)			
Account	Transaction	Current Fee	New Fee ³
U.S. Business Current Account (USD)	Debits or credits	\$1.10 each	\$1.12 each
	Items deposited	\$0.20 each	\$0.22 each
	Cash deposited (in-branch)	\$2.35 per \$1,000	\$2.50 per \$1,000
	Paper statement with cheque image pages	\$2 per statement	\$3 per statement
RBC Small Business eAccount	Items deposited	\$0.20 each	\$0.22 each
	Cash deposited (ATM)	\$2.15 per \$1,000	\$2.25 per \$1,000
	Paper statement with cheque image pages	\$2 per statement	\$3 per statement
RBC Business Essentials \$55 Fixed Fee Account	Electronic debits or credits	\$0.65 each	\$0.75 each
	Paper debits or credits	\$1.10 each	\$1.12 each
	Items deposited	\$0.18 each	\$0.22 each
	Cash deposited	\$2.35 per \$1,000	\$2.50 per \$1,000
	Paper statement with cheque image pages	\$2 per statement	\$3 per statement
<ul style="list-style-type: none"> RBC Business Essentials Savings Account RBC Business Community Account 	Paper statement with cheque image pages	\$2 per statement	\$3 per statement

*These are changes to Royal Bank of Canada standard fees, and do not affect non-standard pricing for these fees or fees included in business accounts and services package fees except as indicated above.

U.S. dollar deposit accounts and U.S. fees and charges

The fees set out in this brochure apply to both Canadian and U.S. dollar business deposit accounts, unless otherwise noted. U.S. fees and charges are payable in U.S. dollars.

Credit card service fees and interest rate changes

Overlimit Fee	Current Fee	New Fee ³
Applicable if your balance exceeds your credit limit at any time during your monthly statement period. Fee is charged on the day your balance exceeds your credit limit, and on the first day of each subsequent statement period if your balance remains over the limit. A maximum of one fee per statement period is charged.	\$25	\$29
Overlimit Fee now applies to RBC [®] Visa Infinite ² Avion [®] and RBC British Airways Visa Infinite accounts, and is applied and charged as outlined above. Note: The following credit card products will continue to be exempt from the Overlimit Fee: RBC Visa Infinite, RBC Avion Visa Infinite Privilege ² and RBC Avion Visa Infinite Privilege for Private Banking accounts.	\$0	\$29
Dishonoured Payment Fee	Current Fee	New Fee ³
Charged on the date the payment reversal is posted to your credit card account, if a payment to that account cannot be processed for any reason.	\$40	\$45
Interest Rate Payable Due to Missed Payments to the Visa ² Classic Low Rate Option Credit Card Only	Current Interest Rate (for purchases and cash advances)	New Interest Rate ³ (for purchases and cash advances)
Standard annual interest rates will increase for cardholders who miss two monthly minimum payments within any 12-month period. (<i>Clients who make at least the minimum payment every month will not be affected.</i>) Interest Rate Increase will take effect in the third statement period following the missed payment that caused the rate to increase.	11.99% + 5%	11.99% + 8%

Some of these fee changes may not apply to your situation; should you have any questions regarding these changes, or if you would like to review your current personal or business banking requirements to make sure you have the right combination of services to meet your needs, we will be happy to discuss the options that are right for you.

- Visit www.rbcroyalbank.com/servicefeechanges
- Call us at 1-800 ROYAL[®] 1-1 (1-800-769-2511)
- Visit us at any RBC Royal Bank branch, Business Banking Centre or at your Private Banking Centre



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Note: Prices shown apply to both Canadian – and U.S. – dollar accounts, unless otherwise noted. U.S. fees are payable in U.S. currency. Service fee changes are also applicable to personal accounts offered by Royal Trust Corporation of Canada, The Royal Trust Company and Royal Bank Mortgage Corporation. Taxes are extra where applicable.

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¹ All other trademarks are the property of their respective owner(s).

² Effective Jan 15, 2015.

³ Totals are not cumulative, and if not used, they cannot be carried over into the next Monthly Cycle.

⁴ Effective June 1, 2015

⁵ Clients who are under the age of 65 and received the Seniors Rebate prior to June 1, 2015 will continue to receive the Seniors Rebate on the Monthly Fees to the same account after June 1, 2015, for as long as the account remains open.

The Seniors Rebate cannot be combined with the MultiProduct Rebate. Some conditions apply. Visit www.rbc.com/multiproductrebate or your RBC branch for complete details.

⁶ This transaction counts as a Debit Transaction in the number of free Debit Transactions per Monthly Cycle included in your Account; the new fee (Excess Debit Transaction Fee) applies to every Debit Transaction thereafter.

⁷ This fee is waived for the following packaged banking accounts: RBC VIP Banking, RBC Signature No Limit Banking, Private Banking[®], RateLink Echelon[®], RateLink Preference and RateLink Essential. The annual interest rate for Overdraft Protection is 22%. The overdraft interest rate for the Private Banking RateLink account may vary.

⁸ Effective June 1, 2015. New MultiProduct Rebate changes start on the first day of your Monthly Cycle in June 2015 and will appear on your July 2015 Account statement.

⁹ Clients 60 years or older require only an eligible credit card and investment to qualify for the MultiProduct Rebate.

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Service fee and account changes

Personal, business and credit card accounts
Effective June 1, 2015

Important information about your RBC Royal Bank[®] account(s)

At RBC Royal Bank we are committed to providing you with a wide range of products and services that offer flexibility, convenience, value and choice, so you receive the best features and benefits to meet your needs. Effective June 1, 2015, we are making some changes to our account and service fees. If you have any questions about these changes – and which options best suit your needs – we'd be happy to discuss them with you.

RBC Royal Bank



Personal banking service fee and account changes

Banking Account	Current	New ¹	
RBC Day to Day Banking [®]	10 free Debit Transactions per Monthly Cycle	12 free Debit Transactions per Monthly Cycle ²	
Accounts Eligible for Seniors Rebate	Current Eligibility	New Eligibility ³	
RBC Day to Day Banking RBC No Limit Banking [®] RBC Signature No Limit Banking [®] RBC VIP Banking [®] RBC Shoppers/Pharmaprix Optimum [†] Banking RBC RateLink Essential [®] RBC RateLink Preference [®]	Age 60 and over	Age 65 and over ⁴	
Transaction	Accounts Affected	Current Fee	New Fee ³
<ul style="list-style-type: none"> ■ Interac[†] Flash Point Of Sale (POS) Debit Transaction ■ RBC Royal Bank credit card payment (pre-authorized / self-serve) ■ RBC Royal Bank loan payment (pre-authorized or non-scheduled) ■ RBC Royal Bank mortgage payment (pre-authorized or non-scheduled) 	RBC Day to Day Savings [®] RBC Enhanced Savings [®] Royal Trust Accounts (discontinued): Daily Interest Savings T-Bill Savings	No charge	\$ ²
	RBC High Interest eSavings [®]	No charge	\$ ⁵
	RBC US High Interest eSavings [®]	No charge	\$ ³
<ul style="list-style-type: none"> ■ Interac Flash Point Of Sale (POS) Debit Transaction ■ RBC Royal Bank loan payment (pre-authorized or non-scheduled) ■ RBC Royal Bank mortgage payment (pre-authorized or non-scheduled) ■ RBC Royal Bank investment contribution (pre-authorized or non-scheduled) 	RBC Day to Day Banking RBC Leo's Young Savers Account [®] RBC Student Banking [®] RBC U.S. Personal Account [®]	No charge	\$ ¹

General Services	Current Fee	New Fee ³
Overdraft Protection ⁶	\$4 per Monthly Cycle or Overdraft Interest, whichever is higher	\$4 per Monthly Cycle plus Overdraft Interest if used
Cheque certification		
Presented by issuer	\$15 each	\$20 each
Presented by non-issuer (RBC Royal Bank client)	\$20 each	\$30 each
Presented by non-issuer (non-RBC Royal Bank client)	\$35 each	\$40 each
Stop payments		
Assisted request via telephone or at any RBC Royal Bank branch	\$18 each	\$20 each
Wire payment services		
If an International Bank Account Number (IBAN) is not provided for a wire payment going to countries that use IBANs	\$25 each	\$35 each
Accounts Affected	Current MultiProduct Rebate [®]	New MultiProduct Rebate ⁷
RBC VIP Banking Monthly Fee: \$30	\$7.50 Eligibility: Credit card + Investment + Mortgage	\$10.05 Eligibility: Active credit card* + Active investment** + Mortgage
RBC Signature No Limit Banking Monthly Fee: \$14.95	\$4 Eligibility: Credit card + Investment + Mortgage	\$6 Eligibility: Active credit card + Active investment + Mortgage
RBC No Limit Banking RBC Shoppers/Pharmaprix Optimum Banking Monthly Fee: \$10.95	\$10.95 Eligibility: Credit card + Investment + Mortgage [®]	\$5 Eligibility: Active credit card + Active investment
RBC No Limit Banking for Students [®] Monthly Fee: \$10.95	\$10.95 Eligibility: Credit card + Investment	\$6 Eligibility: Active credit card + Active investment
RBC Day to Day Banking Monthly Fee: \$4	\$4 Eligibility: Credit card + Investment	\$4 Eligibility: Active credit card + Active investment

*** Active credit card means:**

- Credit card with an annual fee or
- No-annual-fee credit card with at least one transaction (purchase, balance transfer, cash advance or interest charged to the account) in the last 90 days

**** Active investment means:**

- Investment account with a minimum balance of \$500 at market value on the last business day of your Monthly Cycle or
- Pre-authorized contribution plan set up to the investment account

Business banking service fee and account changes

Business banking services [†]		
Deposits	Current Fee	New Fee ³
Deposits/credits		
Electronic	\$0.65 each	\$0.75 each
Paper	\$1.10 each	\$1.12 each
Currency deposited		
ATM deposit	\$2.15 per \$1,000	\$2.25 per \$1,000
In-branch deposit	\$2.35 per \$1,000	\$2.50 per \$1,000
Items deposited		
Cdn or U.S. dollars	\$0.20 each	\$0.22 each
Payments		
Cheques/debits		
Electronic	\$0.65 each	\$0.75 each
Paper	\$1.10 each	\$1.12 each
Cheque certification		
Presented by issuer	\$15 each	\$20 each
Presented by non-issuer (RBC Royal Bank client)	\$20 each	\$30 each
Presented by non-issuer (non-RBC Royal Bank client)	\$35 each	\$40 each
Stop payments		
Assisted request via telephone or at any RBC Royal Bank branch	\$18 each	\$20 each
U.S. Par Crossed Service		
Fee per account (USD)	\$75 per month	\$150 per month
Business Deposit Account Statements		
Paper statement with cheque image pages	\$2 per statement	\$3 per statement
Wire Payment Services		
If an International Bank Account Number (IBAN) is not provided for a wire payment going to countries that use IBANs	\$25 each	\$35 each

Business account and service package fee changes				
Account	Transaction	Current Fee	New Fee ³	
RBC Business Essentials [®] \$6 Small Business [®] Account	Electronic credits or debits: 1-10 transactions 11-30 transactions 31-100 transactions 101-300 transactions 301 plus transactions	\$0.65 each \$0.65 each \$0.60 each \$0.55 each \$0.60 each	\$0.75 each \$0.75 each \$0.70 each \$0.65 each \$0.60 each	
	Paper credits or debits: 1-10 transactions 11-30 transactions 31-100 transactions 101-300 transactions 301 plus transactions	\$1.10 each \$1.05 each \$1.00 each \$0.95 each \$1.00 each	\$1.12 each \$1.07 each \$1.02 each \$0.97 each \$1.02 each	
	Items deposited	\$0.20 each	\$0.22 each	
	Cash deposited (ATM)	\$2.15 per \$1,000	\$2.25 per \$1,000	
	Cash deposited (in-branch)	\$2.35 per \$1,000	\$2.50 per \$1,000	
	Paper statement with cheque image pages	\$2 per statement	\$3 per statement	
	■ RBC Business Essentials Fixed Fee Plans 1 to 4	Electronic debits or credits	\$0.65 each	\$0.75 each
		Paper debits or credits	\$1.10 each	\$1.12 each
	■ Royal Business Professional Account	Items deposited	\$0.20 each	\$0.22 each
	■ Farmchek [®] Value Account	Cash deposited (ATM)	\$2.15 per \$1,000	\$2.25 per \$1,000
■ Farmchek Interest Account	Cash deposited (in-branch)	\$2.35 per \$1,000	\$2.50 per \$1,000	
	Paper statement with cheque image pages	\$2 per statement	\$3 per statement	

Business account and service package fees continued on next page