

Non-Registered GIC Interest Adjustment Request Form

RBC Royal Bank® recently conducted a review of Guaranteed Investment Certificate (GIC) products. This review revealed that some non-registered GICs have been accruing *simple* interest rather than *compound* interest. GICs held in registered plans (RRSPs, RRIFs, RESPs) were **not** impacted.

If you have not received an interest adjustment from RBC, you may be entitled to one if you satisfy **all** of the following criteria:

1) Purchased any of the following non-registered GICs between August 1, 1994 and July 29, 2005.

GICs available when the problem was discovered:

- › Guaranteed Investment Certificate (also called Non-Redeemable GIC)
- › Redeemable GIC

Previously discontinued GICs:

- › First Nations GIC (discontinued October 2004)
- › Premium 17-month GIC (discontinued December 2000)
- › Market Rate Increase GIC (discontinued July 2001)
- › U.S. Term Deposit (discontinued November 1998)
- › Medical Access GIC (discontinued July 2001)
- › 3-Year Cashable GIC (discontinued June 1997)
- › Premium 19-month GIC (discontinued July 2001)

2) The maturity date or redemption date of the GIC was December 31, 2005 or earlier.

3) Term of the GIC was greater than one-year.

4) Interest payment frequency was “at maturity”.

You may request an investigation of whether an interest adjustment is owing to you by completing this form. We will respond to your request within four to six weeks.

_____ Last name	_____ First Name	_____ Initial(s)
_____ Street Address	_____ Suite/Apt.#	_____ Postal Code
_____ City	_____ Province	_____ Country
_____ Home Phone	_____ Work Phone	

RBC Client Card number: 4 5 1 9 _____

Social Insurance Number (for tax purposes): _____

ACCOUNT INFORMATION

Non-Registered GIC account number(s): _____

If you have more than one account number, please include the details on a separate sheet of paper.

Was this account jointly owned with someone else? ☐ Yes ☐ No

If it is a joint account indicate:

Name of owner designated as primary: _____

Name(s) of other owners: _____

Please attach a copy of your GIC purchase confirmation, maturity notice and/or account statement.

I am attaching _____ pages of documentation to my interest adjustment request.

DECLARATION

I hereby declare that to the best of my knowledge the information provided above is complete and accurate.

Client Signature

Date

PLEASE SUBMIT THIS FORM TO RBC ROYAL BANK NO LATER THAN JUNE 30, 2006.

This form, accompanied by all documentation, may be submitted by *mail* to:

RBC Royal Bank
Non-Registered Investment Department (MFRP)
P.O. Box 6001 Station A
Montreal, Quebec
H3C 3A9
Attention: GIC Interest Adjustment Agent

Or by *fax* to:

RBC Royal Bank at (514) 874-3055

PLEASE KEEP A COPY OF THIS FORM AND ANY DOCUMENTS YOU ATTACH FOR YOUR OWN RECORDS.

PRIVACY STATEMENT

Information you provide to RBC Royal Bank with your interest adjustment request form will be used only to evaluate and consider your eligibility status under the RBC Royal Bank GIC Interest Adjustment Process.

Your information will be kept strictly private and confidential and will not be disclosed to anyone else without your consent except as required by law or as provided in the GIC Interest Adjustment Process.

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