



Deposit Registers

Royal Bank of Canada

Member of Canada Deposit Insurance Corporation (CDIC)

The following Instruments and/or products* are deposits eligible for deposit insurance from the Canada Deposit Insurance Corporation (CDIC), subject always to maximum coverage limitations as outlined in their brochure "Protecting Your Deposits" and provided they are in Canadian funds, are payable in Canada and have a term of no more than 5 years:

DEPOSIT ACCOUNTS AVAILABLE WITHIN RESP/RSP/RIF/LIF/TFSA/RDSP

Savings Accounts — Currently Offered:

▪ RBC High Interest eSavings®	No
▪ RBC High Interest Notice Account for Business	No
▪ RBC Day to Day Savings®	No
▪ RBC Enhanced Savings®	No
▪ NOMI Find & Save™	No
▪ RBC Leo's Young Savers Account®	No
▪ RBC Investment Savings Account®	Yes – all plans
▪ RIF Savings	RIF
▪ LIF Savings	LIF
▪ RBC Savings Deposit	RSP/TFSA/RDSP
▪ DPSP Savings Deposit	No
▪ GIA Savings Deposit	No
▪ RESP Savings Deposit	RESP
▪ Business Current Account with Automated Deposit Interest™	No
▪ RBC Business Essentials Account – Savings	No
▪ Royal Business Premium Investment Account	No
▪ RBC AgrilInvest Account	No

Savings Accounts — No Longer Offered:

▪ Bonus® Savings†	No
▪ RateLink Essential™	No
▪ RateLink Preference™†	No
▪ Daily Interest Savings™	No
▪ OHOSP Savings Deposit	No
▪ Farmchek® Interest Account	No
▪ Royal Business Professional Account™	No

Chequing Accounts — Currently Offered:

▪ RBC Day to Day Banking®	No
▪ RBC Signature No Limit Banking®	No
▪ RBC No Limit Banking	No

▪ RBC No Limit Banking for Students	No
▪ RBC Student Banking	No
▪ Business Current Account	No
▪ Business Interest Account	No
▪ RBC Business Essentials – Variable Pricing Account	No
▪ RBC Business Essentials – Fixed Fee Plan	No
▪ Royal Business Community Account	No
▪ RBC Small Business eAccount	No

Chequing Accounts — No Longer Offered:

▪ Daily Interest Chequing™	No
▪ Farmchek® Value Account	No
▪ RBC Shoppers/Pharmaprix Optimum† Banking Account	No

Savings/Chequing Accounts — No Longer Offered:

▪ Bankbook Chequing†	No
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TERM DEPOSITS/GICS AVAILABLE WITHIN RESP/RSP/RIF/LIF/TFSA/RDSP

Currently Offered:

▪ Term Deposits	No
▪ One-Year Cashable GIC™	No
▪ Guaranteed Investment Certificate	No
▪ Redeemable GIC	No
▪ Non Redeemable Annual Payout GIC	RSP/TFSA
▪ Redeemable Semi Annual Compound GIC	RSP/TFSA
▪ Non Redeemable Annual Compound GIC	Yes – all plans
▪ Five-in-One GIC®	No
▪ Building Block GIC®	No
▪ Canadian Market-Linked GIC®	RESP/ RSP/TFSA/RDSP
▪ Global Market-Linked GIC®	RESP/ RSP/TFSA/RDSP
▪ Prime-Linked Cashable GIC®	No
▪ Cashable RateAdvantage GIC	No
▪ RateAdvantage GIC®	No
▪ Prepaid Funeral Deposits	No
▪ RBC Canadian Utilities MarketSmart GIC	Yes – all plans
▪ RBC Canadian Banking MarketSmart GIC	Yes – all plans
▪ RBC U.S. MarketSmart GIC	Yes – all plans
▪ RBC Income Builder GIC	TFSA only**

No Longer Offered:

▪ Compound Interest GIC	No
▪ First Nations GIC™	No
▪ RBC Canadian Dividend Fund-Linked GIC™	No
▪ RBC O'Shaughnessy International Equity Fund-Linked GIC™	No

OTHER PRODUCTS

Non-Traditional Items — Currently Offered:

▪ Mortgage Tax Account	▪ Royal Bank Draft
▪ Royal Bank World Money Order	▪ Official Cheques
▪ Certified Cheques†	

Outstanding Payment Items†:

▪ Suspense accounts
▪ Items in transit
▪ Unclaimed cheques

Royal Trust Corporation of Canada

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Note: The products and services of Royal Trust Corporation of Canada are not available in the Province of Quebec.

DEPOSIT ACCOUNTS AVAILABLE WITHIN RESP/RSP/RIF/LIF/TFSA/RDSP

Savings Accounts — Currently Offered:

▪ RBC Investment Savings Account®	Yes – all plans
▪ NOMI Find & Save™	No
▪ Retirement Savings Deposit	RSP

Savings Accounts — No Longer Offered:

▪ Daily Interest Savings	No
▪ RBC High Interest eSavings®	No
▪ RBC Day to Day Savings®	No
▪ RBC Enhanced Savings®	No
▪ RBC Leo's Young Savers Account®	No
▪ RateLink Essential	No
▪ RateLink Preference	No
▪ Retirement Savings Deposit	RSP
▪ RIF Savings	RIF

Chequing Accounts — No Longer Offered:

▪ Daily Interest Chequing™	No
▪ RBC Day to Day Banking®	No
▪ RBC Signature No Limit Banking®	No
▪ RBC VIP Banking®	No
▪ RBC No Limit Banking	No
▪ RBC No Limit Banking for Students	No
▪ RBC Student Banking	No

TERM DEPOSITS/GICS AVAILABLE WITHIN RESP/RSP/RIF/LIF/TFSA/RDSP

Currently Offered:

▪ One-Year Cashable GIC	No
▪ Guaranteed Investment Certificate	No

■ Redeemable GIC	No
■ Non Redeemable Annual Payout GIC	RSP/TFSA
■ Non Redeemable Annual Compound GIC	RSP/RIF/LIF/TFSA
■ Redeemable Semi Annual Compound GIC	RSP/TFSA
■ Five-in-One GIC [®]	No
■ Building Block GIC [®]	No
■ Canadian Market-Linked GIC [®]	RSP/TFSA
■ Global Market-Linked GIC [®]	RSP/TFSA
■ Prime-Linked Cashable GIC [®]	No
■ RBC Canadian Utilities Market <i>Smart</i> GIC	Yes – all plans
■ RBC Canadian Banking Market <i>Smart</i> GIC	Yes – all plans
■ RBC U.S. Market <i>Smart</i> GIC	Yes – all plans
■ RBC Income Builder GIC	TFSA only**

No Longer Offered:

■ Compound Interest GIC	No
■ RBC Canadian Dividend Fund-Linked GIC [™]	No
■ RBC O'Shaughnessy International Equity Fund-Linked GIC [™]	No

OTHER PRODUCTS

Non-Traditional Items — Currently Offered:

- Royal Trust Money Order
- Royal Trust Draft
- Official Cheques
- Mortgage Tax Account
- Certified Cheques¹

Outstanding Payment Items^{††}:

- Suspense accounts
- Items in transit
- Unclaimed cheques

The Royal Trust Company

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DEPOSIT ACCOUNTS AVAILABLE WITHIN RESP/RSP/RIF/LIF/TFSA/RDSP

Savings Accounts — Currently Offered:

■ RBC Investment Savings Account [®]	Yes – all plans
■ NOMI Find & Save [™]	No
■ Retirement Savings Deposit	RSP

Savings Accounts — No Longer Offered:

■ Daily Interest Savings [™]	No
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■ RBC High Interest eSavings [®]	No
■ RBC Day to Day Savings [®]	No
■ RBC Enhanced Savings [®]	No
■ RBC Leo's Young Savers Account [®]	No
■ RateLink Essential ^{™†}	No
■ RateLink Preference ^{™†}	No
■ RIF Savings	RIF

Chequing Accounts — No Longer Offered:

■ Daily Interest Chequing [™]	No
■ RBC Day to Day Banking [®]	No
■ RBC Signature No Limit Banking [®]	No
■ RBC VIP Banking [®]	No

TERM DEPOSITS/GICs AVAILABLE WITHIN RESP/RSP/RIF/LIF/TFSA/RDSP

Currently Offered:

■ One-Year Cashable GIC [™]	No
■ Guaranteed Investment Certificate	No
■ Redeemable GIC	No
■ Non Redeemable Annual Payout GIC	RSP/TFSA
■ Non Redeemable Annual Compound GIC	RSP/RIF/LIF/TFSA
■ Redeemable Semi Annual Compound GIC	RSP/TFSA
■ Five-in-One GIC [®]	No
■ Building Block GIC [®]	No
■ Canadian Market-Linked GIC [®]	RSP/TFSA
■ Global Market-Linked GIC [®]	RSP/TFSA
■ Prime-Linked Cashable GIC [®]	No
■ RBC Canadian Utilities Market <i>Smart</i> GIC	Yes – all plans
■ RBC Canadian Banking Market <i>Smart</i> GIC	Yes – all plans
■ RBC U.S. Market <i>Smart</i> GIC	Yes – all plans
■ RBC Income Builder GIC	TFSA only**

No Longer Offered:

■ Compound Interest GIC	No
■ RBC Canadian Dividend Fund-Linked GIC [™]	No
■ RBC O'Shaughnessy International Equity Fund-Linked GIC [™]	No

OTHER PRODUCTS

Non-Traditional Items — Currently Offered:

- Royal Trust Money Order
- Royal Trust Draft
- Official Cheques
- Mortgage Tax Account
- Certified Cheques¹

Outstanding Payment Items^{††}:

- Suspense accounts
- Items in transit
- Unclaimed cheques

Royal Bank Mortgage Corporation

Member of Canada Deposit Insurance Corporation (CDIC)

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DEPOSIT ACCOUNTS AVAILABLE WITHIN RESP/RSP/RIF/LIF/TFSA/RDSP

Savings Accounts — Currently Offered:

■ RBC Enhanced Savings ^{®†}	No
■ RBC Investment Savings Account [®]	Yes – all plans

TERM DEPOSITS/GICs AVAILABLE WITHIN RESP/RSP/RIF/LIF/TFSA/RDSP

Currently Offered:

■ One-Year Cashable GIC [™]	No
■ Guaranteed Investment Certificate	No
■ Redeemable GIC	No
■ Five-in-One GIC [®]	No
■ Building Block GIC [®]	No
■ Prime-Linked Cashable GIC [®]	No
■ Cashable RateAdvantage GIC [®]	No
■ RateAdvantage GIC [®]	No
■ RBC Income Builder GIC	TFSA only**

No Longer Offered:

■ Compound Interest GIC	No
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Outstanding Payment Items:

- Suspense accounts
- Items in transit
- Unclaimed cheques

For further information, please contact CDIC at

1-800-461-CDIC (2342).

¹ No longer be available for cheques drawn on Personal accounts

* Products offered as at April 30th, 2018.

† Includes the *Sixty-Plus*[®] version of this account.

** Also available in a non-registered Investment Account.

†† May not be applicable to depositors in the normal course of their banking.

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