

**Addendum to RBC Royal Bank
Disclosures and Agreements related to
Personal Deposit Accounts**

Discontinued Accounts

effective June 1, 2017

Introduction

This information is exclusively for existing Account owners of the following Discontinued Accounts (no longer offered for sale):

- RateLink Preference®
- RateLink Essential® (Regular & Sixty-Plus)
- Royal Bank Sixty-Plus Accounts
- Royal Trust Accounts

Please contact us for information on how our current suite of personal deposit Account offerings may better suit your needs.

This document details the features, fees and services related to the Discontinued Accounts listed within this document. The terms and conditions governing all our Accounts as set out in the booklet entitled “*RBC Royal Bank Disclosures and Agreements related to Personal Deposit Accounts effective June 1, 2017*” also apply to these Discontinued Accounts to the extent they are not incompatible with this document.

RateLink Preference

RateLink Preference (the “Operating Account”) allows you to select additional companion Accounts, any two Accounts in Canadian dollars and one in U.S. dollars (the “Companion Accounts”), with Monthly Fees waived. These Accounts can be held in your name alone or in your name and that of your co-account owner. PRF means that your Companion Accounts are linked to the Operating Account.

Account owners have the option of linking together the balances of their other Canadian dollar Accounts (excluding the RBC High Interest eSavings® Account), those of their spouse, and the RBC Leo’s Young Savers Account® belonging to their minor children or minor grandchildren for the purpose of determining the RateLink Deposit Interest rate to be applied to all their interest-bearing, linked Accounts. There is no restriction on the number of eligible Accounts that can be linked to the RateLink Preference Account. Canadian dollar linked Accounts that are non-interest-bearing do not pay interest. RBC Leo’s Young Savers Accounts linked to an RBC RateLink Preference Account will be automatically removed from the link upon conversion.

Note the U.S. Personal Account PRF is not insured by the CDIC.

RateLink Preference Features and Services				
	RateLink Preference Operating Account	Eligible RateLink Preference Companion Accounts		
		RBC Day to Day Banking® PRF	RBC Day to Day Savings® PRF	U.S. Personal Account® PRF
Managing Your Account				
Account currency	Canadian	Canadian	Canadian	U.S.
Deposit interest paid on the Account	Yes See RATEsetter	Yes See RATEsetter	Yes See RATEsetter	Yes See RATEsetter
Monthly Fee	\$35.00	Waived	Waived	Waived
Number of Debit Transactions included in Monthly Fee	Unlimited	Unlimited	Unlimited	Unlimited
Eligible for Seniors Rebate	Yes	–	–	–
Seniors Rebate, if eligible	\$8.75	–	–	–
Monthly Fee after Seniors Rebate NOTE: Rebate does not apply in a partial Monthly Cycle	\$26.25	–	–	–
Overdraft Protection, optional	Overdraft Interest if used	Overdraft Interest if used	Overdraft Interest if used	Overdraft Interest if used

RateLink Preference Features and Services				
	RateLink Preference Operating Account	Eligible RateLink Preference Companion Accounts		
		RBC Day to Day Banking PRF	RBC Day to Day Savings PRF	U.S. Personal Account PRF
Accessing Your Account				
<i>Interac</i> ⁺ access fee at a non-RBC Royal Bank ATM in Canada and U.S.	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Not available
PLUS ⁺ System access fee at a non-RBC Royal Bank ATM in Canada and U.S.	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Not available
PLUS System access fee at a non-RBC Royal Bank ATM outside Canada and U.S.	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Not available
<i>Interac</i> Debit including <i>Interac</i> Flash ⁺	Free	Free	Free	Not available
Cross Border Debit	Free	\$1.00 each	\$1.00 each	Not available
<i>Interac</i> Online	Free	Free	Free	Not available
RBC Virtual Visa ⁺ Debit	Free	Free	Free	Not available
Third-party payment	Free	Free	Free	Not available
<i>Interac</i> e-Transfer	Free	Free	\$1.00 each	Not available
RBC International Money Transfer	\$13.50 each	\$13.50 each	\$13.50 each	Not available
Recordkeeping Options				
eStatements and eNotifications Requires Online Banking enrolment	Free	Free	Free	Free
Paper statement	Free	Free	Free	Free
Paper statement with cheque images	Free	Free	Free	Free
Braille statement	Free	Free	Free	Free
RBC Royal Bank ATM mini statement request	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card
RBC Royal Bank ATM full statement request	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card	Free with RateLink Preference Client Card

RateLink Preference Features and Services				
	RateLink Preference Operating Account	Eligible RateLink Preference Companion Accounts		
		RBC Day to Day Banking PRF	RBC Day to Day Savings PRF	U.S. Personal Account PRF
Related Services				
Drafts, all currencies	12 free per calendar year, \$7.50 each thereafter	Must identify yourself as a RateLink Preference Operating Account owner in order to not be charged for the draft purchase		
Stop payment through Online Banking (Self-Serve)	Free	\$10.00 each	\$10.00 each	\$10.00 each
Stop payment at an RBC Royal Bank branch or through Telephone Banking with the assistance of an RBC representative (Assisted)	Free	\$20.00 each	\$20.00 each	\$20.00 each
Personalized cheques	Free RBC standard style only	Third-party supplier fees apply	Third-party supplier fees apply	Third-party supplier fees apply
Over-the-counter cheques Fee charged when the cheque clears the Account	Free	\$2.00 each	\$2.00 each	\$2.00 each
Discount on 1 safe deposit box rental	\$45.00 annually	Not applicable	Not applicable	Not applicable
Eligible for credit card rebate See RateLink Preference Note on Credit Cards – Special Conditions on Rebates below	Yes	Not applicable	Not applicable	Not applicable

RateLink Preference Note on Free Drafts: The RateLink Preference Account entitles you to a certain number of free drafts. If you own more than one Account that gives you free drafts, only one set of free drafts related to one Account will be automatically applied. To ensure that you receive all the free drafts to which you are entitled, please communicate with us at the time you purchase a draft.

RateLink Preference Note on Credit Cards – Special Conditions on Rebates: Subject to credit approval, your choice of one of the following Eligible RateLink Credit Cards, designated by you:

- Partial rebate of \$120 for the primary cardholder and \$50 for the co-applicant on the annual fee of the following Eligible RateLink Credit Card:
 - RBC® Avion® Visa Infinite Privilege[†]
- Annual fee fully rebated for the primary cardholder and one additional co-applicant or authorized user of the card on any of the following Eligible RateLink Credit Cards:
 - RBC British Airways Visa Infinite[†]
 - RBC Cathay Pacific Visa[†] Platinum
 - RBC Visa Infinite Avion
 - RBC Visa Platinum Avion
 - RBC Rewards® Visa Preferred
 - WestJet RBC World Elite Mastercard[†]
 - RBC U.S. Dollar Visa Gold

You are entitled to only one Eligible RateLink Credit Card with rebated fees per RateLink Preference Account even if you have more than one Eligible RateLink Credit Card. If you hold more than one RateLink Preference Account and only one Eligible RateLink Credit Card, only one rebate will be applied to the fees for that credit card.

If you own more than one Eligible RateLink Preference Credit Card or more than one eligible RateLink Preference Account, there may be a variety of ways in which a rebate may be applied. Please contact us to ensure that the credit card discount is applied to your credit card in the way that works best for you.

For reasons of privacy and confidentiality, we will not apply this rebate to any credit card with more than one user, nor if the RateLink Preference Account is jointly held. In such cases, it is your responsibility to ensure that the annual fees are rebated from any credit card by contacting us and providing the applicable consents.

Other Services with RateLink Preference

It is your responsibility to identify yourself as a RateLink Preference Operating Account owner to benefit from these services

Service	Fee
Cheques cashed or deposited that are returned unpaid for any reason (Chargeback)	No fees
Post-dated cheque we hold for processing to your RateLink Preference Operating and/or Companion Accounts	Free
Search for cheques, deposits, names, Accounts and/or “certified true copy of transaction” images greater than 90 days old	4 free per calendar year, \$10.00 each thereafter
Funds transfer we make at your request	Free
Certificate of Account balance/loan interest paid on RBC Royal Bank Form #1660 or a personal typed letter for tax purposes	Free
Processing Fee for Residential Mortgage excluding Construction Draw Mortgages* * One free processing fee is included with RateLink Preference over the lifetime of the Account. This applies to your primary residential home only. Construction draw mortgages are not eligible for the free processing fee.	1 free processing fee
Optional: Royal Credit Line®, minimum \$5,000 (based on normal credit approval)	

RateLink Essential (Regular and Sixty-Plus)

RateLink Essential Account holders have the option of linking together, for a nominal fee, the balances of their other Canadian dollar personal deposit accounts (excluding their RBC High Interest eSavings Accounts) and those of their spouse and RBC Leo's Young Savers Accounts belonging to their minor children or minor grandchildren for the purpose of determining the RateLink Deposit Interest rate to be applied to all their interest-bearing linked Accounts. There is no restriction on the number of eligible Accounts that can be linked to the RateLink Essential Account. Canadian dollar linked Accounts that are non-interest-bearing do not pay interest. Canadian dollar interest-bearing linked Accounts will be charged \$2.00 per Account with the exception of the RBC Leo's Young Savers Account. RBC Leo's Young Savers Accounts linked to an RBC RateLink Essential Account will be automatically removed from the link upon conversion.

RateLink Essential Features and Services		
	RateLink Essential Regular	RateLink Essential Sixty-Plus
Managing Your Account		
Account currency	Canadian	Canadian
Deposit interest paid on the Account	Yes See RATEsetter	Yes See RATEsetter
Monthly Fee	\$20.00	\$15.00
Number of Debit Transactions included in Monthly Fee	Unlimited	Unlimited
Eligible for Seniors Rebate	Yes	Not applicable
Seniors Rebate, if eligible	\$5.00	–
Monthly Fee after Seniors Rebate NOTE: Rebate does not apply in a partial Monthly Cycle	\$15.00	–
Overdraft Protection, optional	Overdraft Interest if used	Overdraft Interest if used
Accessing Your Account		
<i>Interac</i> access fee at a non-RBC Royal Bank ATM in Canada and U.S.	\$1.50 each ¹	\$1.50 each ¹
PLUS System access fee at a non-RBC Royal Bank ATM in Canada and U.S.	\$3.00 each ¹	\$3.00 each ¹
PLUS System access fee at a non-RBC Royal Bank ATM outside Canada and U.S.	\$5.00 each ¹	\$5.00 each ¹
<i>Interac</i> Debit including <i>Interac</i> Flash	Free	Free
Cross Border Debit	\$1.00 each	\$1.00 each
<i>Interac</i> Online	Free	Free
RBC Virtual Visa Debit	Free	Free
Third-party payment	Free	Free
<i>Interac</i> e-Transfer	Free	Free
RBC International Money Transfer	\$13.50 each	\$13.50 each
Recordkeeping Options		
eStatements and eNotifications Requires Online Banking enrolment	Free	Free
Paper statement	Free	Free
Paper statement with cheque images	Free	Free
Braille statement	Free	Free
RBC Royal Bank ATM mini statement request	Free	Free
RBC Royal Bank ATM full statement request	Free	Free

¹The 4 most expensive *Interac* and/or PLUS System access fees used will be refunded per monthly cycle.

RateLink Essential Features and Services		
	RateLink Essential Regular	RateLink Essential Sixty-Plus
Related Services		
Drafts, all currencies	12 free per calendar year, \$7.50 each thereafter	12 free per calendar year, \$7.50 each thereafter
Stop payment through Online Banking (Self-Serve)	\$10.00 each	\$10.00 each
Stop payment at an RBC Royal Bank branch or through Telephone Banking with the assistance of an RBC representative (Assisted)	\$20.00 each	\$20.00 each
Personalized cheques	Free RBC standard style only	Free RBC standard style only
Over-the-counter cheques Fee charged when the cheque clears the Account	Free	Free
Discount on 1 safe deposit box rental	\$30.00 annually	\$30.00 annually
Eligible for credit card rebate	Not available	Not available

RateLink Essential Note on Free Drafts: The RateLink Essential Account entitles you to a certain number of free drafts. If you own more than one Account that gives you free drafts, only one set of free drafts related to one Account will be automatically applied. To ensure that you receive all the free drafts to which you are entitled, please communicate with us at the time you purchase a draft.

Royal Bank Sixty-Plus Accounts

Note the Sixty-Plus U.S. Personal Account is not insured by the CDIC.

Royal Bank Sixty-Plus Accounts Features and Services				
	Signature Plus	Calculator Plus	Royal Money Maker Plus	U.S. Personal Account
Managing Your Account				
Account currency	Canadian	Canadian	Canadian	U.S.
Deposit interest paid on the Account	Yes See RATEsetter	Yes See RATEsetter	Yes See RATEsetter	Yes See RATEsetter
Monthly Fee	Free	Free	Free	Free
Number of Debit Transactions included in Monthly Fee	Unlimited	Unlimited	Unlimited	Unlimited
Eligible for Seniors Rebate	Not applicable	Not applicable	Not applicable	Not applicable
Seniors Rebate, if eligible	–	–	–	–
Monthly Fee after Seniors Rebate	–	–	–	–
Overdraft Protection, optional	Overdraft Interest if used	Overdraft Interest if used	Overdraft Interest if used	Overdraft Interest if used
Accessing Your Account				
<i>Interac</i> access fee at a non-RBC Royal Bank ATM in Canada and U.S.	\$1.50 each	\$1.50 each	\$1.50 each	Not available
PLUS System access fee at a non-RBC Royal Bank ATM in Canada and U.S.	\$3.00 each	\$3.00 each	\$3.00 each	Not available
PLUS System access fee at a non-RBC Royal Bank ATM outside Canada and U.S.	\$5.00 each	\$5.00 each	\$5.00 each	Not available
<i>Interac</i> Debit including <i>Interac</i> Flash	Free	Free	Free	Not available
Cross Border Debit	Free	\$1.00 each	\$1.00 each	Not available
<i>Interac</i> Online	Free	Free	Free	Not available
RBC Virtual Visa Debit	Free	Free	Free	Not available
Third-party payment	Free	Free	Free	Not available
<i>Interac</i> e-Transfer	Free	\$1.00 each	\$1.00 each	Not available
RBC International Money Transfer	\$13.50 each	\$13.50 each	\$13.50 each	Not available
Recordkeeping Options				
eStatements and eNotifications Requires Online Banking enrolment	Free	Free	Free	Free
Paper statement	Free	Free	Free	Free
Paper statement with cheque images	Free	Free	Free	Free
Braille statement	Free	Free	Free	Free
RBC Royal Bank ATM mini statement request	\$0.75 each	\$0.75 each	\$0.75 each	\$0.75 each
RBC Royal Bank ATM full statement request	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each

Royal Bank Sixty-Plus Accounts Features and Services				
	Signature Plus	Calculator Plus	Royal Money Maker Plus	U.S. Personal Account
Related Services				
Drafts, all currencies	12 free per calendar year, \$7.50 each thereafter	12 free per calendar year, \$7.50 each thereafter	12 free per calendar year, \$7.50 each thereafter	12 free per calendar year, \$7.50 each thereafter
Stop payment through Online Banking (Self-Serve)	\$10.00 each	\$10.00 each	\$10.00 each	\$10.00 each
Stop payment at an RBC Royal Bank branch or through Telephone Banking with the assistance of an RBC representative (Assisted)	\$20.00 each	\$20.00 each	\$20.00 each	\$20.00 each
Personalized cheques	Free RBC standard style only	Free RBC standard style only	Free RBC standard style only	Free RBC standard style only
Over-the-counter cheques Fee charged when the cheque clears the Account	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Discount on 1 safe deposit box rental	\$5.00 annually	\$5.00 annually	\$5.00 annually	\$5.00 annually
Eligible for credit card rebate	Not available	Not available	Not available	Not available

Royal Bank Sixty-Plus Accounts Note on Free Drafts: The Royal Bank Sixty-Plus Accounts entitle you to a certain number of free drafts. If you own more than one Account that gives you free drafts, only one set of free drafts related to one Account will be automatically applied. To ensure that you receive all the free drafts to which you are entitled, please communicate with us at the time you purchase a draft.

Royal Trust Accounts

Note U.S. dollar Accounts are not insured by the CDIC.

Royal Trust Accounts Features and Services					
	Alliance Plan	Daily Interest Chequing	Daily Interest Savings	T-Bill Savings	U.S. Daily Interest
Managing Your Account					
Account currency	Canadian or U.S.	Canadian	Canadian	Canadian	U.S.
Deposit interest paid on the Account See Alliance Plan Note on Deposit Interest, on Page 12	Yes See RATEsetter	Yes See RATEsetter	Yes See RATEsetter	Yes See RATEsetter	Yes See RATEsetter
Monthly Fee	Free	Per item ¹	Per item ¹	Per item ¹	Per item ¹
Number of Debit Transactions included in Monthly Fee	Unlimited	1 ^{1,3}	1 ^{1,2}	1 ^{1,2}	1 ^{1,3}
Additional free Debit Transactions per Monthly Cycle	Unlimited	1 per automated payroll credit to a maximum of 9 per Account	0	0	1 per automated payroll credit to a maximum of 9 per Account
Eligible for Seniors Rebate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Seniors Rebate, if eligible	–	–	–	–	–
Monthly Fee after Seniors Rebate	–	–	–	–	–
Electronic/Self-Serve Debit Transaction fee	Not applicable	\$0.50 each ^{1,3}	\$2.00 each ^{1,2}	\$2.00 each ^{1,2}	\$0.75 each ^{1,3}
Assisted Debit Transaction fee	Not applicable	\$1.00 each ^{1,3}	\$2.00 each ^{1,2}	\$2.00 each ^{1,2}	\$0.75 each ^{1,3}
Overdraft Protection, optional	\$4.00 per month plus applicable Overdraft Interest	\$4.00 per month plus applicable Overdraft Interest	\$4.00 per month plus applicable Overdraft Interest	\$4.00 per month plus applicable Overdraft Interest	\$4.00 per month plus applicable Overdraft Interest
Accessing Your Account					
Interac access fee at a non-RBC Royal Bank ATM in Canada and U.S.	\$1.50 each Not available with U.S. Accounts	\$1.50 each plus applicable Debit Transaction fee	\$1.50 each plus applicable Debit Transaction fee	\$1.50 each plus applicable Debit Transaction fee	Not available
PLUS System access fee at a non-RBC Royal Bank ATM in Canada and U.S.	\$3.00 each Not available with U.S. Accounts	\$3.00 each plus applicable Debit Transaction fee	\$3.00 each plus applicable Debit Transaction fee	\$3.00 each plus applicable Debit Transaction fee	Not available
PLUS System access fee at a non-RBC Royal Bank ATM outside Canada and U.S.	\$5.00 each Not available with U.S. Accounts	\$5.00 each plus applicable Debit Transaction fee	\$5.00 each plus applicable Debit Transaction fee	\$5.00 each plus applicable Debit Transaction fee	Not available

¹ **Debit Transactions Note on the Daily Interest Chequing, Daily Interest Savings, T-Bill Savings and U.S. Daily Interest Accounts:** Minimum balance requirements for no-charge Assisted or Electronic Self-Serve Debit Transactions: If the account daily closing balance for the Monthly Cycle is equal to or greater than \$1,200, you will not be charged the applicable Debit Transaction fee on a per item basis. The average balance is calculated on the day before the Monthly Cycle ends.

² **Debit Transactions Note on the Daily Interest Savings and T-Bill Savings Accounts:** RBC Virtual Visa Debits, RBC Royal Bank loan payments, RBC Royal Bank mortgage payments, pre-authorized and self-serve RBC Royal Bank credit card payments, contributions to RBC investment accounts (such as GICs, Royal Mutual Funds, Registered Savings Plans, Registered Education Savings Plans, Registered Disability Savings Plans and Tax-Free Savings Accounts) and electronic self-serve fund transfers from your savings Account to any Account in your name are free of charge. All other Debit Transactions from these Accounts are counted as Debit Transactions in the Account and give rise to an Excess Debit Transaction Fee if the free monthly Debit Transaction limit is exceeded.

³ **Debit Transactions Note on the Daily Interest Chequing Account and U.S. Daily Interest Account:** RBC Virtual Visa Debits, RBC Royal Bank loan payments, RBC Royal Bank mortgage payments, pre-authorized and self-serve RBC Royal Bank credit card payments and contributions to RBC investment accounts (such as GICs, Royal Mutual Funds, Registered Savings Plans, Registered Education Savings Plans, Registered Disability Savings Plans and Tax-Free Savings Accounts) from the Daily Interest Chequing Account or U.S. Daily Interest Account are free of charge. All other Debit Transactions from these Accounts are counted as Debit Transactions towards the free monthly Debit Transactions included in the Account, and give rise to an Excess Debit Transaction Fee if the free monthly Debit Transaction limit is exceeded.

Royal Trust Accounts Features and Services					
	Alliance Plan	Daily Interest Chequing	Daily Interest Savings	T-Bill Savings	U.S. Daily Interest
Interac Debit including <i>Interac</i> Flash	Free Not available with U.S. Accounts	Free plus applicable Debit Transaction fee	Free plus applicable Debit Transaction fee	Free plus applicable Debit Transaction fee	Not available
Cross Border Debit	\$1.00 each Not available with U.S. Accounts	\$1.00 each plus applicable Debit Transaction fee	\$1.00 each plus applicable Debit Transaction fee	\$1.00 each plus applicable Debit Transaction fee	Not available
<i>Interac</i> Online	Free Not available with U.S. Accounts	Free plus applicable Debit Transaction fee	Free plus applicable Debit Transaction fee	Free plus applicable Debit Transaction fee	Not available
RBC Virtual Visa Debit	Free Not available with U.S. Accounts	Free	Free	Free	Not available
Third-party payment	Free Not available with U.S. Accounts	Free plus applicable Debit Transaction fee	Free plus applicable Debit Transaction fee	Free plus applicable Debit Transaction fee	Not available
<i>Interac</i> e-Transfer	Free for Daily Interest Chequing Alliance Plan Account \$1.00 each for Daily Interest Savings and T-Bill Savings Alliance Plan Accounts Not available with U.S. Accounts	Free	\$1.00 each plus applicable Debit Transaction fee	\$1.00 each plus applicable Debit Transaction fee	Not available
RBC International Money Transfer	\$13.50 each Not available with U.S. Accounts	\$13.50 each plus applicable Debit Transaction fee	\$13.50 each plus applicable Debit Transaction fee	\$13.50 each plus applicable Debit Transaction fee	Not available
Recordkeeping Options					
eStatements and eNotifications Requires Online Banking enrolment	Free	Free	Free	Free	Free
Paper statement	Free	Free	Free	Free	Free
Paper statement with cheque images	Free	\$2.00 per Monthly Cycle	\$2.00 per Monthly Cycle	\$2.00 per Monthly Cycle	\$2.00 per Monthly Cycle
Braille statement	Free	Free	Free	Free	Free
RBC Royal Bank ATM mini statement request	\$0.75 each	\$0.75 each	\$0.75 each	\$0.75 each	\$0.75 each
RBC Royal Bank ATM full statement request	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each
Related Services					
Drafts, all currencies	\$7.50 each	\$7.50 each plus applicable Debit Transaction fee if proceeds debited from the Account	\$7.50 each plus applicable Debit Transaction fee if proceeds debited from the Account	\$7.50 each plus applicable Debit Transaction fee if proceeds debited from the Account	\$7.50 each plus applicable Debit Transaction fee if proceeds debited from the Account
Stop payment through Online Banking (Self-Serve)	\$10.00 each	\$10.00 each	\$10.00 each	\$10.00 each	\$10.00 each
Stop payment at an RBC Royal Bank branch or through Telephone Banking with the assistance of an RBC representative (Assisted)	\$20.00 each	\$20.00 each	\$20.00 each	\$20.00 each	\$20.00 each

Royal Trust Accounts Features and Services					
	Alliance Plan	Daily Interest Chequing	Daily Interest Savings	T-Bill Savings	U.S. Daily Interest
Personalized cheques	Third-party supplier fees apply	Third-party supplier fees apply	Third-party supplier fees apply	Third-party supplier fees apply	Third-party supplier fees apply
Over-the-counter cheques Fee charged when the cheque clears the Account	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Discount on 1 safe deposit box rental	Not available	Not available	Not available	Not available	Not available
Eligible for credit card rebate	Not available	Not available	Not available	Not available	Not available

Alliance Plan Note on Deposit Interest: Each interest-bearing Account in the Alliance Plan earns the Alliance Plan interest rate. Canadian and U.S. dollar Accounts may be combined in one Alliance Plan for the purpose of earning greater interest. Clients may also keep a separate Plan of Accounts in U.S. dollars only. The U.S. dollar balance used in the calculation of interest is considered at par with Canadian dollar balances. However, the interest paid on U.S. Accounts is in U.S. dollars.



Royal Bank

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