

Discontinued Personal Deposit Accounts

April 30, 2020



Addendum Introduction

This document is an addendum to the *RBC Royal Bank Personal Deposit Accounts Disclosures and Agreements* booklet, which contains the terms and conditions governing all our Accounts including these Discontinued Personal Deposit Accounts, to the extent that they are not incompatible with this document. These Accounts are no longer offered for sale and this document is exclusively for current Discontinued Personal Deposit Account owners.

Account Features and Fees

RateLink Essential® and RateLink Preference®

Account Features	RateLink Essential & RateLink Essential Sixty-Plus	RateLink Preference
Monthly Fee ¹	RateLink Essential: \$20.00 RateLink Esstial Sixty-Plus: \$15.00	\$35.00
Earns Deposit Interest ²	Yes	Yes
Included Debit Transactions per Month ³	Unlimited	Unlimited
Excess Debit Transaction Fee	–	–
Interac ⁺ Access Fee	\$2.00 ea.	Free ⁴
PLUS ⁺ Access Fee in Canada or U.S.	\$3.00 ea.	Free ⁴
PLUS Access Fee outside of Canada or U.S.	\$5.00 ea.	Free ⁴
Cross Border Debit ⁵	\$1.00 ea.	Free ⁴
Interac e-Transfer ⁺ Transaction ⁶	Free ⁷	Free ⁷
Drafts	12 free per year, \$8.50 ea. after ⁸	12 free per year, \$8.50 ea. after ⁸
Self-Serve Stop Payment ⁹	\$12.50 ea.	Free
Assisted Stop Payment ¹⁰	\$25.00 ea.	Free
Mini RBC® ATM Statement Request	Free	Free
Full RBC ATM Statement Request	Free	Free ⁴

Royal Bank Sixty-Plus Accounts and Royal Trust Accounts

Account Features	Royal Bank Sixty-Plus Accounts				Royal Trust Accounts			
	Signature Plus®	Calculator Plus®	Royal Money Maker Plus®	U.S. Personal Account® ¹¹	Daily Interest Chequing	Daily Interest Savings	T-Bill Savings	U.S. Daily Interest ¹¹
Monthly Fee ¹	\$0.00	\$0.00	\$0.00	\$0.00	Per Debit Transaction	Per Debit Transaction	Per Debit Transaction	Per Debit Transaction
Earns Deposit Interest ²	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Included Debit Transactions per Month ³	Unlimited	Unlimited	Unlimited	Unlimited	1	1 ¹²	1 ¹²	1
Excess Debit Transaction Fee	–	–	–	–	\$0.50 ea. per self-serve/electronic debit transaction ¹³ or \$1.00 ea. per assisted debit transaction ^{14,15}	\$2.00 ea. ¹⁵	\$2.00 ea. ¹⁵	\$0.75 ea. ¹⁵
Interac Access Fee	\$2.00 ea.	\$2.00 ea.	\$2.00 ea.	–	\$2.00 ea.	\$2.00 ea.	\$2.00 ea.	–
PLUS Access Fee in Canada or U.S.	\$3.00 ea.	\$3.00 ea.	\$3.00 ea.	–	\$3.00 ea.	\$3.00 ea.	\$3.00 ea.	–
PLUS Access Fee outside of Canada or U.S.	\$5.00 ea.	\$5.00 ea.	\$5.00 ea.	–	\$5.00 ea.	\$5.00 ea.	\$5.00 ea.	–
Cross Border Debit ⁵	Free	\$1.00 ea.	\$1.00 ea.	–	\$1.00 ea.	\$1.00 ea.	\$1.00 ea.	–
Interac e-Transfer Transaction ⁶	Free ⁷	\$1.00 ea.	\$1.00 ea.	–	Free ⁷	\$1.00 ea.	\$1.00 ea.	–
Drafts	12 free per year, \$8.50 ea. after ⁸	12 free per year, \$8.50 ea. after ⁸	12 free per year, \$8.50 ea. after ⁸	12 free per year, \$8.50 ea. after ⁸	\$8.50 ea.	\$8.50 ea.	\$8.50 ea.	\$8.50 ea.
Self-Serve Stop Payment ⁹	\$12.50 ea.	\$12.50 ea.	\$12.50 ea.	\$12.50 ea.	\$12.50 ea.	\$12.50 ea.	\$12.50 ea.	\$12.50 ea.
Assisted Stop Payment ¹⁰	\$25.00 ea.	\$25.00 ea.	\$25.00 ea.	\$25.00 ea.	\$25.00 ea.	\$25.00 ea.	\$25.00 ea.	\$25.00 ea.
Mini RBC ATM Statement Request	Free	Free	Free	Free	Free	Free	Free	Free
Full RBC ATM Statement Request	\$1.50 ea.	\$1.50 ea.	\$1.50 ea.	\$1.50 ea.	\$1.50 ea.	\$1.50 ea.	\$1.50 ea.	\$1.50 ea.

Other Account Benefits and Special Considerations

RateLink Essential and RateLink Essential Sixty-Plus

As a RateLink Essential or RateLink Essential Sixty-Plus account owner you will receive, subject to eligibility:

- the option of linking the balances of other Canadian Dollar personal deposit accounts, for a fee, used to determine the Deposit Interest rate¹⁶
- a discount on the annual rental fee for a safe deposit box
Refer to “Safe Deposit Box Discounts” for details.
- the monthly fee for Overdraft Protection waived¹⁷
- free RBC style personalized cheques
- no charge for Paper Statements with Cheque Images, if selected¹⁸

RateLink Preference

As a RateLink Preference account owner you will receive, subject to eligibility:

- up to 2 additional Canadian dollar Accounts and 1 U.S. Personal Account, with no Monthly Fee and unlimited Debit Transactions, with each Account linked to your RateLink Preference Account¹⁹
- the option of linking the balances of other Canadian dollar personal deposit accounts used to determine the Deposit Interest rate²⁰
- a rebate on the annual fee of an eligible RBC Royal Bank® credit card²¹
Refer to “RBC Credit Card Rebates” for details.
- a discount on the annual rental fee for a safe deposit box
Refer to “Safe Deposit Box Discounts” for details.
- the monthly fee for Overdraft Protection waived¹⁷
- free RBC style personalized cheques
- no charge for Paper Statements with Cheque Images, if selected¹⁸
- free Chargebacks²²
- no charge for post-dated cheques held for processing²³
- no charge for Certificate of Account Balance²³
- no charge for search request for cheques, deposits, names, accounts and/or certified true copy of transaction Images²³
- one free processing fee for residential RBC Mortgages^{23,24}

Alliance Plan for Royal Trust Accounts

The following Royal Trust Accounts – Daily Interest Chequing, Daily Interest Savings, T-Bill Savings and U.S. Daily Interest Account – if opened under the Alliance Plan allows for unlimited Debit Transactions per Month with no Monthly Fee.

The Alliance Plan Interest Rate will be applied to all Deposit Interest earning accounts in the Alliance Plan. Canadian and U.S. currency account balances may be combined to determine the deposit interest rate. The U.S. currency Accounts in the Alliance Plan will be taken at PAR with the Canadian dollar balances, but the deposit interest paid to the U.S. currency Accounts will be made in U.S. dollars.

Rebates and Discounts

Seniors Rebate

If you are 65 years old or older, you may qualify to have the Monthly Fee rebated on the following Banking Accounts. Refer to the table below for details.

You do not have to apply for the Seniors Rebate; it will automatically apply. Only one Monthly Fee rebate per account owner will apply. If you qualify for multiple Monthly Fee rebates, we will apply the rebate with the greater discount. Rebate eligibility is determined on the last day of your monthly cycle.

Banking Accounts	Monthly Fee	Seniors Rebate ²⁵	Monthly Fee After Seniors Rebate
RateLink Essential	\$20.00	-\$5.00	\$15.00
RateLink Preference	\$35.00	-\$8.75	\$26.25

RBC Credit Card Rebates

If you are an account owner of an eligible Banking Account and the primary cardholder of an eligible RBC credit card, the annual fee on that credit card may be rebated. RBC credit cards are subject to credit approval.

Only one RBC Credit Card Rebate is allowed per customer. Once you are approved for and open or activate an eligible RBC credit card, you will continue to have your eligible RBC credit card fee rebated every year as long as you are an account owner of an eligible Account.

The following Banking Accounts offer an RBC credit card annual fee rebate.

Banking Accounts	RBC Credit Card	
	Partial Rebate off the Annual Fee	Full Rebate off the Annual Fee
RateLink Preference	<p>\$120 off the annual fee for the primary cardholder and \$50 off for the co-applicant:</p> <ul style="list-style-type: none"> RBC Avion® Visa Infinite Privilege‡ 	<p>Full rebate of the annual fee for the primary cardholder and co-applicants or authorized users:</p> <ul style="list-style-type: none"> RBC Avion Visa Infinite‡ RBC Avion Visa Platinum‡ RBC Rewards® Visa‡ Preferred RBC U.S. Dollar Visa Gold RBC British Airways Visa Infinite RBC Cathay Pacific Visa Platinum RBC Cash Back Preferred World Elite Mastercard‡ <p>or</p> <ul style="list-style-type: none"> Westjet RBC World Elite Mastercard

Safe Deposit Box Discount

The following Banking Accounts offer a discount off the annual rental cost of a safe deposit box located in our RBC Royal Bank branches. Please refer to our Disclosure booklet for additional details about the Safe Deposit Box Discount.

Banking Accounts	Safe Deposit Box Discount
RateLink Essential or RateLink Essential Sixty-Plus	-\$30.00 ²⁶
RateLink Preference	-\$45.00 ²⁶
<p>Royal Bank Sixty-Plus Accounts:</p> <ul style="list-style-type: none"> Signature Plus Calculator Plus Royal Money Maker Plus U.S. Personal Account 	-\$5.00 ²⁶



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- ¹ The Monthly Fee is charged on the last day of the Month of your Account's monthly cycle. If the last day is a non-Business Day, the fee is charged the previous Business Day. However, if the last day of your account's monthly cycle is a non-Business Day and falls at the beginning of the calendar month, then the Monthly Fee is collected the next Business Day.
- ² For Deposit Interest information refer to our RATEsetter.
- ³ The following debits will not count toward the number of included Debit Transactions per Month: RBC Virtual Visa Debits; Third Party Payments; pre-authorized or self-service payments made to any RBC credit card; payments to your RBC Royal Bank personal loan, Royal Credit Line®, RBC residential mortgage or RBC Homeline Plan®; contributions made to RBC investments/investment accounts such as Guaranteed Investment Certificates (GICs), Registered Retirement Savings Plans (RRSPs), Registered Educational Savings Plans (RESPs), Registered Disability Savings Plans (RDSPs), Tax Free Savings Accounts (TFSAs), Royal Mutual Funds. All other debits will count towards the number of included Debit Transactions and will result in an Excess Debit Transaction Fee if you go over the number of included debits per Month.
- ⁴ With a RateLink Preference Client Card.
- ⁵ In addition to the fee for making a Cross Border Debit, the purchase amount will be subject to foreign exchange rates at the time of purchase. Transactions are converted to Canadian dollars at an exchange rate 2.5% over the Interbank Spot Rate as defined by Interac Corp.
- ⁶ *Interac* e-Transfer Transactions expire 30 days after they are sent and cannot be claimed by the recipient after this time. You have 15 days after the *Interac* e-Transfer Transaction is sent to cancel without charge. A \$5.00 *Interac* e-Transfer Transaction Reclaim Fee is charged when a recipient does not accept it before it expires or the sender does not cancel the transaction before the 15 day cancellation period.
- ⁷ There is a limit of 999 free *Interac* e-Transfer Transactions per Month per Account; for every *Interac* e-Transfer Transaction over the limit, you will be charged \$1.00.
- ⁸ We will only apply the allowed number of free drafts against the Account where the draft purchase is made. They are not transferable. If you own more than one Account that offers free drafts, it is your responsibility to advise us at the time of purchase.
- ⁹ A Self-Serve Stop Payment is requested through Online Banking.
- ¹⁰ An Assisted Stop Payment is requested with the assistance of an RBC representative at an RBC Royal Bank branch or by telephone.
- ¹¹ Account currency is in U.S. dollars. All fees, services and deposit interest, where applicable, are debited or credited in the currency of the Account.
- ¹² Self-Serve electronic funds transfers from your Daily Interest Savings or T-Bill Savings Account to any personal deposit account in your name will not count toward the number of included Debit Transactions per Month.
- ¹³ Self-serve/electronic debit transactions are Debit Transactions made without the assistance of an RBC representative and include debits made through an ATM, Digital Banking, Telephone Banking, Point of Sale Purchase and pre-authorized debits.
- ¹⁴ Assisted debit transactions are Debit Transactions made with the assistance of an RBC Representative and include transactions made in person at an RBC Royal Bank branch, with the assistance of a Telephone Banking representative and cheques drawn against your Account.
- ¹⁵ If the Account average daily closing balance in a Month is equal to or greater than \$1,200.00, you will not be charged the applicable Excess Debit Transaction fee. The average daily balance is calculated the day before your Account's Monthly Cycle ends.
- ¹⁶ The Accounts belonging to the Primary Account Owner's spouse, minor children and grandchildren may be linked. There is a \$2.00 fee per linked, interest earning Account per Month. There is no charge for linking an RBC Leo's Young Savers Account®. The RBC Leo's Young Savers Account will be unlinked upon Conversion. RBC High Interest eSavings® Accounts are not eligible. The RateLink Essential Deposit Interest Rate will be applied to all linked Deposit Interest earning accounts.
- ¹⁷ A credit application is required and is subject to credit approval. Overdraft Interest will apply if Overdraft Protection is used.
- ¹⁸ Only one record keeping option per Account may be selected.
- ¹⁹ Eligible Canadian dollar Accounts: one of RBC Day to Day Banking® and RBC Day to Day Savings®. The RateLink Preference Account is known as your "Operating Account". Accounts linked to your Operating Account are known as "Companion Accounts" and have the indicator "PRF" when linked.
- ²⁰ The Accounts belonging to the Primary Account Owner's spouse, minor children and grandchildren may be linked. The RBC Leo's Young Savers Account will be unlinked upon Conversion. RBC High Interest eSavings Accounts are not eligible. The RateLink Preference Deposit Interest Rate will be applied to all linked Deposit Interest earning accounts.
- ²¹ A credit application is required and is subject to credit approval.
- ²² No charge on the Operating and Companion Accounts. All Accounts must be in the same geographic location.
- ²³ It is your responsibility to identify yourself as a RateLink Preference account owner to ensure you get all eligible products and services.
- ²⁴ Excludes construction/draw mortgages. One free processing fee for the lifetime of the Account on an RBC Mortgage for your primary residence.
- ²⁵ You will receive a 25% Seniors Rebate off the prorated Monthly Fee.
- ²⁶ Applicable sales taxes will be applied to the net annual safe deposit box rental cost (GST, HST or QST).