

RBC High Interest eSavings Account Bonus Savings Days Offer Terms and Conditions

DEFINITIONS

“you”, “your” mean the owner of any RBC High Interest eSavings[®] Account (**“eSavings Account”**);

“we”, “us”, “our”, the “Bank” mean Royal Bank of Canada or any of our deposit taking subsidiaries in Canada where you have opened an eSavings Account;

“Bonus Savings Days Offer” is the promotional offer we make for the eSavings Account in these Terms and Conditions;

“Bonus Interest Rate” is the increment over the Regular Interest Rate that triples the Regular Interest Rate in the eSavings Account. If on January 15 2016, the Regular Interest Rate is 0.55% per annum, the Bonus Interest Rate would be 1.10% per annum;

“Deposit Account” means any personal deposit account you have opened with us, including the eSavings Account;

“Deposit Window” is the period from January 15, 2016 to February 15 2016;

“Deposit Window Balance”, with respect to any day during the Deposit Window, is the least of the following amounts:

- (a) the End of Day eSavings Balance on that day minus the End of Day eSavings Balance on January 14, 2016;
- (b) the End of Day Net Balance on that day minus the End of Day Net Balance on January 14, 2016; or
- (c) \$250,000;

“End of Day eSavings Balance” means the balance in all eSavings Accounts at the end of any business day held by you in sole and joint ownership;

“End of Day Net Balance” means the combined balances in all Deposit Accounts at the end of any business day held by you in sole and joint ownership;

“Post Deposit Window” is the period from February 16, 2016 to April 15, 2016;

“Post Deposit Window Balance”, with respect to any day during the Post Deposit Window, is the least of the following amounts:

- (a) the lowest End of Day eSavings Balance recorded during the Post Deposit Window minus the End of Day eSavings Balance on February 15, 2016;
- (b) the lowest End of Day Net Balance recorded during the Post Deposit Window minus the End of Day Net Balance on February 15, 2016; or
- (c) \$250,000;

“Promotional Interest Rate” is the Bonus Interest Rate plus the Regular Interest Rate;

“Promotional Period” is the period from January 15, 2016 to April 15, 2016;

“Regular Interest Rate” is the interest rate for the eSavings Account posted on our RateSetter. On January 15, 2016, the Regular Interest Rate was 0.55% per annum and is subject to change without notice.

A. DEPOSIT WINDOW

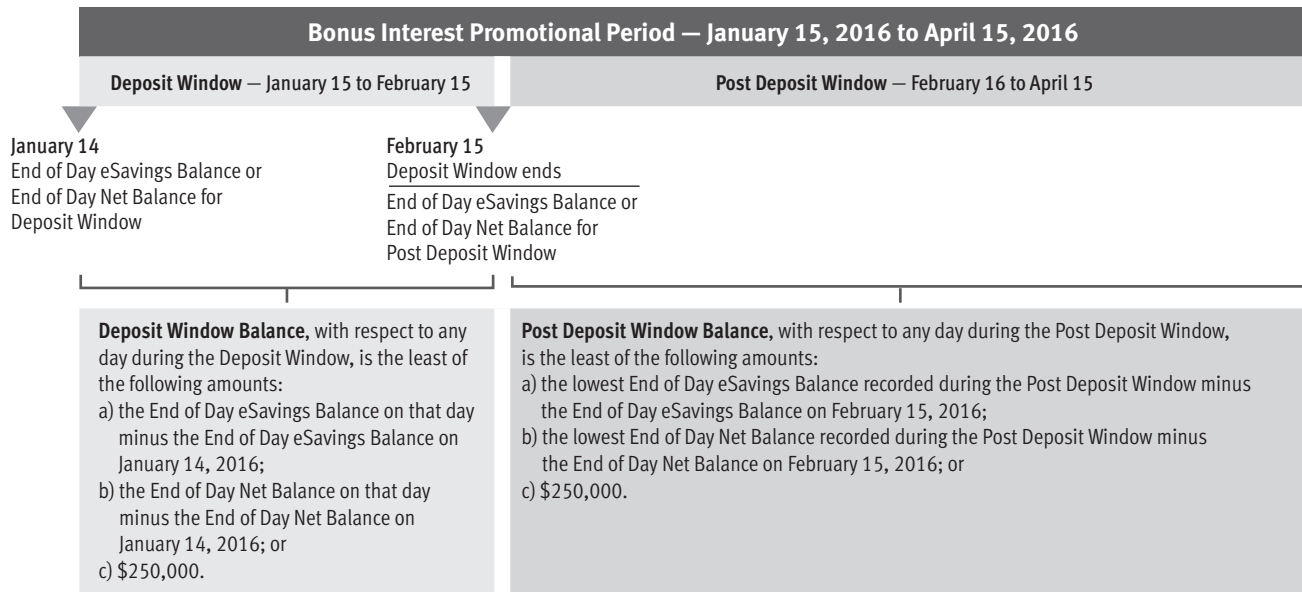
1. To be eligible for this Bonus Savings Days Offer, new funds (from non-RBC[®] sources) must be introduced to the Bank by way of deposit to your eSavings Account, during the Deposit Window.
2. On each day during the Deposit Window, you will earn interest on the Deposit Window Balance at the Promotional Interest Rate. Interest is calculated daily and paid after the expiry of the Promotional Period.

B. POST DEPOSIT WINDOW

On each day during the Post Deposit Window, you will earn interest on the Post Deposit Window Balance at the Promotional Interest Rate. Interest is calculated daily and paid after the expiry of the Promotional Period.



Illustration:



C. EXCLUSIONS

- The following are not eligible and are excluded from this Bonus Savings Days Offer:
 - any Deposit Account in U.S. dollars, including the RBC US High Interest eSavings® Account;
 - any eSavings Account with more than three co-owners; and
 - any Deposit Account with ownership in the name of an “Estate of ...”.
- If the account ownership of any eSavings Account changes during the Promotional Period (including the addition of a co-owner to the eSavings Account), you will not be eligible for this Bonus Savings Days Offer.
- If the account ownership of any Deposit Account changes during the Promotional Period (including the addition of a co-owner to any Deposit Account), then the Deposit Window Balance and Post Deposit Window Balance will be adjusted as though you were not the owner of that Deposit Account on the day before the Deposit Window or on the day before the Post Deposit Window, and the Promotional Interest Rate will be calculated and paid on the adjusted balances accordingly.
- If the eSavings Account is closed during the Promotional Period for any reason, the Promotional Interest Rate will not be paid and the Bonus Savings Days Offer will not apply.

D. LIMITATIONS

- We may change the Bonus Savings Days Offer and these Terms and Conditions at any time without giving you notice. The posting of the current Terms and Conditions at www.rbc.com/bonussavingsdays shall be deemed sufficient notice of them to you, if required.
- In the event of a conflict between these Terms and Conditions and the content of any document, brochure or promotional material advertising the Bonus Savings Days Offer, these Terms and Conditions shall prevail. You may always view the current Terms and Conditions by visiting www.rbc.com/bonussavingsdays, or you may call 1-800 ROYAL® 1-1 to request a current copy.
- We reserve the right, in our sole discretion, to suspend, disqualify, limit or revoke the Bonus Savings Days Offer for any person or account holder we find or believe to be manipulating or otherwise abusing the process, fairness, integrity or operation of the Bonus Savings Days Offer.
- Your Deposit Accounts with us must be in good standing and not overdrawn in order for you to participate in the Bonus Savings Days Offer.

