









**Royal Trust Corporation of Canada**  
Member of Canada Deposit Insurance Corporation (CDIC)

Term Deposits/GICs	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Canadian Market-Linked GIC®	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
Five-in-One GIC® <sup>1</sup>	GIC	Yes	No	No	No	No	No	No	No
Non Redeemable Annual Compound GIC	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Non Redeemable Annual Payout GIC	GIC	Yes	No	Yes	No	No	Yes	No	No
Non Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
One-Year Cashable GIC™	GIC	Yes	No	No	No	No	No	No	No
Prime-Linked Cashable GIC®	GIC	Yes	No	No	No	No	No	No	No
RBC Canadian Banking MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC Canadian Utilities MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC ESG Market-Linked GIC™	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
RBC Income Builder GIC®	GIC	Yes	No	No	No	No	Yes	No	No
RBC North American MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC U.S. MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
Redeemable Semi Annual Compound GIC	GIC	Yes	No	Yes	No	No	Yes	No	No
Building Block GIC®	GIC	No	No	No	No	No	No	No	No
Global Market-Linked GIC®	GIC	No	No	No	No	No	No	No	No

Deposits Available Through Wealth Management Networks	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
RBC Investment Savings® Account (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Guaranteed Investment Certificate (U.S. GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes

Other Products	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Certified Cheques <sup>1</sup>	Non-Traditional Items	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Official Cheques		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Trust® Money Order <sup>1</sup>		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Trust® Draft		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Uninvested Cash		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Items in Transit	Outstanding Payment Items <sup>††</sup>	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No



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			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Canadian Market-Linked GIC®	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
Five-in-One GIC® <sup>1</sup>	GIC	Yes	No	No	No	No	No	No	No
Non Redeemable Annual Compound GIC	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Non Redeemable Annual Payout GIC	GIC	Yes	No	Yes	No	No	Yes	No	No
Non Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
One-Year Cashable GIC™	GIC	Yes	No	No	No	No	No	No	No
Prime-Linked Cashable GIC®	GIC	Yes	No	No	No	No	No	No	No
RBC Canadian Banking MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC Canadian Utilities MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC ESG Market-Linked GIC™	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
RBC Income Builder GIC®	GIC	Yes	No	No	No	No	Yes	No	No
RBC North American MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC U.S. MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
Redeemable Semi Annual Compound GIC	GIC	Yes	No	Yes	No	No	Yes	No	No
Building Block GIC®	GIC	No	No	No	No	No	No	No	No
Global Market-Linked GIC®	GIC	No	No	No	No	No	No	No	No

Deposits Available Through Wealth Management Networks	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
RBC Investment Savings® Account (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Guaranteed Investment Certificate (U.S. GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes

Other Products	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Certified Cheques <sup>1</sup>	Non-Traditional Items	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Official Cheques		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Trust® Money Order <sup>1</sup>		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Trust® Draft		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Uninvested Cash		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No

Items in Transit	Outstanding Payment Items <sup>††</sup>	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No

**Royal Bank Mortgage Corporation**  
Member of Canada Deposit Insurance Corporation (CDIC)

Deposit Accounts	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
RBC Enhanced Savings®	Savings	Yes	No	No	No	No	No	No	No
Term Deposits/GICs	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Non Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
Five-in-One GIC <sup>01</sup>	GIC	Yes	No	No	No	No	No	No	No
One-Year Cashable GIC™	GIC	Yes	No	No	No	No	No	No	No
Prime-Linked Cashable GIC®	GIC	Yes	No	No	No	No	No	No	No
RateAdvantage GIC®	GIC	Yes	No	No	No	No	No	No	No
RBC Income Builder GIC®	GIC	Yes	No	No	No	No	Yes	No	No
Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
Building Block GIC®	GIC	No	No	No	No	No	No	No	No
Deposits Available Through Wealth Management	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
RBC Investment Savings® Account (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Other Products	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Items in Transit	Outstanding Payment Items <sup>††</sup>	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No

For further information, please contact  
CDIC at 1-800-461-CDIC (2342)



Royal Bank

\* Products offered as of April 1, 2024.

\*\* Includes the Premier Banking version of this account.

\*\*\* Excludes Premier Banking.

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

§ Includes RateLink Preference Echelon.

~ Formerly RBC Small Business eAccount.

~~ Formerly RBC Business Essentials – Variable Pricing Account.

<sup>1</sup> Not available for personal accounts.

<sup>††</sup> May not be applicable to depositors in the normal course of their banking.