



November 2, 2015

IMPORTANT NOTICE: The process for returning business items is changing

We have simplified the process for you to submit your instructions to return items / cheques.

Starting **December 7, 2015**, instructions to return items must be emailed to clretbfs@rbc.com using a new Deny Payment Instruction Form. To prepare for this change, please follow these easy steps:

Step 1: Go to www.rbc.com/cheque-return-form to download the new Deny Payment Instruction Form. The new form is available in an editable PDF format, and includes a drop-down menu with a list of reasons to select for the return of each item / cheque.

Step 2: To return an item / cheque, complete the new form and email it directly to clretbfs@rbc.com before the required cut-off time.

Step 3: If you have a supply of Return Item Carrier Envelopes, please destroy them, as they will no longer be accepted at RBC® branches.

In conjunction with these changes, the new Current Account Client Verification Service Materials / Rules and Manual of Operation are available anytime at www.rbc.com/mca. Your continued use of the Current Account Client Verification Service constitutes your agreement to these terms and conditions.

For more information or to review your services, please contact your RBC Royal Bank Account Manager.