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Solutions tailored to your business needs

Whether you're just starting out or already running a successful business, having the right business banking solution can make all the difference.

This brochure includes the standard fees and charges that apply to business deposit accounts and information about additional products and services that you can use with RBC Royal Bank®.

It is designed to help you identify the accounts and services your business could benefit from in order to help you grow. It can help answer many of your questions, including:

- What do I need to open an account?
- How do I accept credit and debit card payments?
- What are my credit options?
- How can a business credit card simplify expenses and business expenditures?

After reviewing this brochure, if you have any further questions, please speak to your RBC® account manager or call one of our business advisors at 1-800-769-2520 to discuss your options.

Use our easy online RBC Business Solution Selector®

Find out which RBC Royal Bank business deposit account, products, and services best suit your business needs in four easy steps! Visit rbcroyalbank.com/solutionselector. Or for more information, our business advisors are available 24/7 at 1-800 ROYAL® 2-0 (1-800-769-2520).

Canada's bank for business

All our clients enjoy:

- Access to RBC Royal Bank Online, Mobile, and Telephone Banking¹
- Convenient access to Canada's largest combined network of branches and ATMs
- Service in more than 180 languages and support 24/7 from dedicated business advisors

Documents you'll need with you to open a business deposit account

Please ensure that all individuals who are owners or signing officers attend and bring:

- Documents that provide their full legal name, date of birth, and residence address
- One piece of unexpired, original government-issued photo identification for each owner/ signing officer. Examples of acceptable identification:
 - Canadian or U.S. driver's licence
 - Canadian or foreign passport
 - Canadian Citizenship Certificate
 - Canadian Permanent Resident Card
 - Certificate of Indian Status card

In Canada, you must also provide a few additional key documents. The following table provides examples of the documents that may be required.

Documents required based on business structure

Sole proprietorships or partnerships

- Trade name registration or master business licence, if applicable
- Registered declaration of partnership or a copy of your partnership agreement (where provincial law does not require registration)

Corporations or incorporated not-for-profit organizations

- Articles of Incorporation
- If you are incorporated for more than 12 months, one of the following government-issued documents:
 - Certificate of Status (also referred to as a Certificate of Good Standing or Certificate of Compliance)
 - Annual government filing (where corporation has been in existence for more than a year)
 - Business licence or vendor permits
 - Company's most recent Notice of Assessment (income tax assessment)
 - Business number
- Trade name registration or master business licence, if applicable
- Charitable registration number if registered as not-for-profit
- For federal not-for-profit corporations, confirmation that the corporation is governed by the new *Canada Not-for-profit Corporations Act* – e.g., Certificate of Continuance attaching Articles of Continuance under the Act

Unincorporated associations/community groups/ not-for-profit organizations

- Trade name registration or master business licence, if applicable
- Articles of Association or the association's original constitution and bylaws
- Charitable registration number if registered as not-for-profit

Standard fees and charges

RBC offers many products and services to help manage your RBC Royal Bank business deposit account.

The following are some of the products and services offered at RBC Royal Bank and the applicable standard fees and charges. In some cases, depending on the business deposit account you have, some of these services may be included in your account package.

Automated Teller Machine (ATM)/Card Services	
Banking machine access	
Interac [†]	\$1.50 per withdrawal
PLUS [†] System (within North America)	\$3.00 per withdrawal
PLUS System (outside North America)	\$5.00 per withdrawal
Cross-border debits	
Cross-border point-of-sale purchase when using a business client card outside Canada (in addition to debit transaction fee)	\$1.00 each
<i>The cross-border debit fee is charged after a foreign currency purchase has been converted to Canadian dollars at an exchange rate 2.5% over the Interbank Spot Rate (as defined by Acxsys Corporation) in effect at the time of processing. Exchange rates fluctuate, and as such, the rate applied will usually differ from the posted exchange rate at the time of the purchase.</i>	
Deposits	
Currency deposited	
Night and Day Deposit ²	\$2.25 per \$1,000
ATM deposit	\$2.25 per \$1,000
In-branch deposit	\$2.50 per \$1,000
Currency supplied	
Cash	\$1.00 per \$1,000
Coin rolled and counted	\$0.16 per roll

Cheque-Pro™	
Cheque-Pro	\$35.00 per scanner, per month
Cheque-Pro Plus	\$75.00 per scanner, per month
<i>Scanners must be purchased separately.</i>	
Depository services	
Night and Day Deposit bags	\$15.00 per 50 bags \$30.00 per 100 bags \$60.00 per 200 bags \$135.00 per 500 bags
Deposits/credits	
Electronic	\$0.75 each
Paper	\$1.25 each
Items deposited	
Cdn or U.S. dollars	\$0.22 each
Items deposited, returned unpaid	
Returned for any reason	\$7.00 per item
Trusted Deposit Service	
Monthly maintenance fee – which includes 200 accounts	\$55.00 minimum
Monthly maintenance fee for each additional account over the initial 200 accounts	\$1.00 per account
Optional fees – reports	\$40.00 per report, per month
U.S. float fee	
A U.S. float fee is charged when same-day value is given for U.S. cheques deposited into an account and given credit, but settlement is not received from the bank on which the cheques are drawn until several days later. The U.S. float fee may be charged at a variable fee when the average monthly credit balance in the account is less than the average monthly U.S. float-balance requirement. If the account balance is equal to or greater than the average monthly float-balance requirement, the U.S. float fee may be charged.	
<i>Ask your RBC account manager for details about the application of this fee and how it may apply to your business deposit accounts.</i>	

Payments	
Acceptance of payment of accounts (including bill payments)	
RBC Royal Bank client payments	No charge
Non-RBC Royal Bank client payments	\$3.00 each
Cheque certification (for business deposit accounts only)	
Presented by issuer	\$20.00 each
Presented by non-issuer (RBC Royal Bank client)	\$30.00 each
Presented by non-issuer (Non-RBC Royal Bank client)	\$40.00 each
Cheque conversions	
Cheque written in currency other than that of the account	\$20.00 each
Cheques/debits	
Electronic	\$0.75 each
Paper	\$1.25 each
Cheque testing	
To test, when requested by a client, the quality of a stock of cheques printed by a non-certified printing company to ensure cheque quality meets processing standards	\$50.00 per request
Non-Magnetic Ink Character Recognition (MICR) encoded items	
Items	\$5.00 each
Not sufficient funds (NSF)	
Item returned NSF (e.g., cheque, pre-authorized debit)	\$45.00 each
Overdraft handling³	
Cheques/debits paid in addition to regular account fees and overdraft interest	\$5.00 per item
Payment items	
Drafts	\$7.50 each

Stop payments	
Self-serve via RBC Online Banking	\$10.00 each
Assisted request via telephone or at any RBC Royal Bank branch	\$20.00 each
U.S. Par Crossed Service	
Fee per account	\$150.00 U.S. per month
<i>Specially encoded cheques may be eligible for faster clearing in the U.S. The use of this service is subject to approval, and certain conditions apply. Please speak with your RBC account manager to determine if your business qualifies to use this service.</i>	
Transferring Funds	
Interac e-Transfers	
Receive request	No charge
Send request	\$1.50 each
Cancel request (initial send-request fee non-refundable)	No charge
Interac e-Transfers reclaim fee upon expiry	\$5.00 when funds are refunded to sender's account by RBC
Transfers between business deposit accounts	
Pre-authorized/recurring	\$2.00 each
Transfer mail advices (if required)	\$3.00 each
Special request/non-recurring plus transaction fee (verbal requests must be confirmed in writing)	\$5.00 each
Financial Confirmations	
Bank confirmations for audit purposes	
Minimum fee	\$40.00 each
Detailed fee	\$40.00 per hour
Certificates of loan interest paid for income tax purposes	
Pre-printed form	\$5.00 each
Personalized typed letter	\$15.00 each

Certificates regarding business deposit account balances	
Standard form	\$5.00 each
Personalized typed letter	\$15.00 each
Business Deposit Account Statements	
eStatement ⁴	No charge
eStatement retrieval (access eStatement when paper statement has not been turned off)	\$2.50 per view
Paper statement without cheque image pages	\$2.00 per statement
Paper statement with cheque image pages	\$3.00 per statement
Interim statement ⁵	\$6.00 per statement
RBC ATM statement update	\$0.75 each mini \$1.50 each full
Searches	
Printed copies provided by RBC (cheques, deposit slips, pre-authorized payments)	
Up to 90 days	\$5.00 per item
Greater than 90 days	\$10.00 per item
Multiple items	\$40.00 per hour \$20.00 minimum
Search for accounts	
Each record, each name	\$5.00 per branch \$20.00 minimum
Search for records	
Each record	\$40.00 per hour \$20.00 minimum
View transaction images for up to 90 days (excludes items made on deposit via ATM)	
RBC Online Banking when enrolled in eStatements	No charge
RBC Online Banking when receiving paper statements	\$1.50 per image

Wire Payment Services	
Incoming and outgoing wire payment detail advices	
RBC Express [®] incoming wires	\$2.00 each
Telephone/fax advice	\$5.00 each
Incoming wire payments	
Incoming wire payment from an RBC Royal Bank branch located in Canada	No charge
Incoming wire payment from another financial institution located anywhere worldwide	\$50.00 Cdn/U.S. or less – No charge Over \$50.00 Cdn/U.S. – \$17.00 Cdn/U.S. (in currency of payment)
Outgoing wire payments within Canada or to other countries (most currencies)	
Self-serve through Online Banking for business	Starting at \$15.00 each
In-branch (in person)	Starting at \$35.00 each (ask for details)
In-branch (not in person)	Starting at \$55.00 each (ask for details)
If an International Bank Account Number (IBAN) is not provided for a wire payment going to countries that use IBANs	Add \$35.00 each
<i>All fees are payable in Canadian dollars regardless of the currency of the payment, unless otherwise stated. Additional fees and charges may be deducted from the payment amount by the receiving financial institution and/or intermediaries. Fees and charges may vary for wire payment services through other channels such as RBC Express Online Banking.</i>	
Tracing/inquiries (applies to wire payments only)	
Outgoing wire payments not delivered as instructed by client	No charge
Outgoing payments delivered as instructed by client	Starting at \$25.00 each (ask for details)
Cancellation or amendment as instructed by client	Starting at \$25.00 each (ask for details)
<i>Inquiries/traces may be subject to fees and charges in addition to those collected by us and those disclosed above.</i>	

Other Services and Fees	
Account closed within 90 days of opening	
Transfer to another RBC branch/account	No charge
Transfer to another financial institution	\$20.00
Any other reason	\$10.00
Domestic collections (incoming or outgoing) – this service is no longer offered as of June 1, 2017.	
International collections	
0.5% of each item is subject to a minimum of \$50.00 and a maximum of \$200.00 per item. Each item must have a minimum value equal to \$100 Cdn/U.S.	
Handling of unclaimed balances in inactive business deposit accounts	
Inactive account fee after two years	\$20.00 each year
<i>Fee is charged after two years of inactivity and up to eight years of inactivity. Notice is sent at two and five years of inactivity. Fee will be waived if notice is acknowledged within 30 days of the mailing date or if the account is reactivated within the specified time period.</i>	
Dormant account fee	\$40.00 per account
<i>Fee is charged after nine years of inactivity. Account will be automatically closed and the remaining balance will be transferred to the Bank of Canada.</i>	
Safe deposit boxes	
Rental fee	Starting at \$45.00 per year
Replacement of 1 lost key	\$25.00
Replacement of 2 lost keys and the drilling of the lock	\$200.00

Choose the right business deposit account

Having the right business deposit account can make your day-to-day banking easier and more cost-effective.

To get started, ask yourself a few key questions:

- What are my business's monthly transaction volumes?
- Will my transaction volumes be fairly consistent from month to month?
- Do I plan to regularly maintain a higher balance?
- What are my banking habits? Do I prefer to transact in-branch, over the phone, or online?

With an understanding of how you plan to transact, we can help you find the best business deposit account to suit your needs – in four easy steps! Try our Business Solution Selector at rbccroyalbank.com/solutionselector or call 1-800-769-2520 to speak with a dedicated business advisor today.

Save time and money on your day-to-day banking

RBC Royal Bank business deposit accounts provide built-in discounts when you bank electronically. Automatically save on certain account transaction fees when you bank at RBC Royal Bank ATMs or through Online or Mobile Banking.

RBC Business Essentials® \$6 Small Business® Account

This flexible account is ideal for start-up and growing businesses that typically have a variable or unpredictable number of monthly transactions. Your low \$6 monthly fee can include up to seven transactions, and if you need more, you only pay for what you use – so your dollars can go farther. Plus, benefit from built-in discounts as your transaction volumes grow and when you bank electronically using RBC Royal Bank ATMs or RBC Online or Mobile Banking.

The RBC Business Essentials \$6 Small Business Account is also known as the RBC Business Essentials Variable Pricing Account.

RBC Business Essentials \$6 Small Business Account			
Monthly minimum fee		\$6.00 ⁶	
Included account transactions per month			
Your choice of transactions, up to \$6.00 per month, based on standard fees and charges			
Standard fees and charges apply for services and transactions exceeding included account transactions, except as follows			
Credits or debits			
Tier	Number	Paper	Electronic
1	1 – 30	\$1.25 each	\$0.75 each
2	31 – 100	\$1.20 each	\$0.70 each
3	101 plus	\$1.15 each	\$0.60 each

An example of \$6 worth of transactions could be 2 online bill payments, 2 ATM withdrawals, 1 deposit at the branch consisting of 2 cheques and 1 cheque written from the account.

RBC Small Business eAccount

Designed with e-savvy small businesses in mind, this cost-effective account is ideal if you prefer to bank electronically using self-serve channels such as RBC Royal Bank ATMs or RBC Online or Mobile Banking.

- **Unlimited paperless account transactions** such as online bill payments, pre-authorized debits, and point-of-sale transactions when using RBC Royal Bank ATMs or RBC Online or Mobile Banking.
- **No monthly fee, no minimum balance required**
- **Service and support 24/7** from dedicated small business advisors

RBC Small Business eAccount	
Monthly package fee	None
Included account transactions per month	
Electronic debits or credits	Unlimited
Standard fees and charges apply for services and transactions exceeding included account transactions, except as follows	
Paper debits or cheques	\$2.00 each
Paper credits or deposits	\$3.50 each
Cash deposited (in-branch)	\$5.00 per \$1,000

If you foresee using non-electronic channels such as assisted in-branch banking, issuing more cheques, and depositing cash often, we recommend choosing a different RBC Royal Bank account option.

RBC Business Essentials Fixed Fee Plans

Our four fixed fee plans offer a range of transactions for a flat monthly fee. They are ideal if you have predictable monthly transaction volumes that are within the limits specified by your chosen plan.

To help reduce your fees, regular (paper-based) transactions will be applied first to the package limit. Plus, receive additional savings when you bank electronically using RBC Royal Bank ATMs or RBC Online or Mobile Banking.

RBC Business Essentials Fixed Fee Plans				
Monthly package fee and included account transactions per month				
Monthly fee	Plan 1: \$20.00	Plan 2: \$35.00	Plan 3: \$50.00	Plan 4: \$75.00
Debits or cheques	Up to 20	Up to 35	Up to 50	Up to 125
Credits or deposits	Up to 15	Up to 35	Up to 50	Up to 125
Items deposited	Up to 20	Up to 40	Up to 60	Up to 85
Cash deposited	Up to \$2,500	Up to \$3,500	Up to \$6,500	Up to \$10,000
Monthly fee waiver ⁷	\$15,000 (minimum daily balance)	n/a	\$40,000 (minimum daily balance)	\$65,000 (minimum daily balance)
Standard fees and charges apply for services and transactions exceeding included account transactions.				

RBC Business Essentials Savings Account

Earn interest on your surplus cash with the RBC Business Essentials Savings Account – the perfect complement to your business deposit account used for day-to-day operations.

RBC Business Essentials Savings Account	
Monthly package fee	None
Interest	Yes – For information about interest rates, please call 1-800-769-2520 or visit an RBC Royal Bank branch.
Included account transactions per month	
Debits or cheques	Two
Credits or deposits	Up to 999
Standard fees and charges apply for services and transactions exceeding included account transactions, except as follows	
Debits or cheques	\$3.50 each
Credits or deposits	\$1.00 each
Items deposited	\$1.00 each
Cash deposited	\$10.00 per \$1,000

RBC High Interest Notice Account

Keep surplus funds productive with the RBC High Interest Notice Account.

Earn premium interest on your Canadian or U.S. dollar deposits in excess of \$1 million.

You can transfer-in funds as often as you want, and they remain available for withdrawal with 31 days' prior notice.

For your convenience, the account can be set up in RBC Express online banking for effective account management.

RBC High Interest Notice Account	
Monthly package fee	None
Interest	Yes – For information about interest rates, please call 1-800-769-2520 or visit an RBC Royal Bank branch.
Included account transactions per month	
Electronic debits or credits for transfers between other RBC Royal Bank accounts and incoming wire payments	Unlimited
Important: Transaction capabilities are limited with the exception of electronic transfers between other RBC Royal Bank accounts and incoming wire payments.	
Standard fees and charges apply for services and transactions exceeding included account transactions.	

Royal Business Premium Investment Account®

Earn competitive interest rates on surplus business funds over \$100,000, while keeping them liquid with the Royal Business Premium Investment Account.

For your convenience, the account can be set up in RBC Express online banking or RBC Royal Bank Online Banking for effective account management.

Royal Business Premium Investment Account	
Monthly package fee	None
Interest	Yes – For information about interest rates, please call 1-800-769-2520 or visit an RBC Royal Bank branch.
Included account transactions per month	
Debits or cheques	Two
Electronic credits or deposits	Unlimited
Standard fees and charges apply for services and transactions exceeding included account transactions, except as follows	
Debits or cheques	\$5.00 each
Paper credits or deposits	\$2.50 each
Items deposited	\$1.00 each
Cash deposited	\$10.00 per \$1,000

Simplify your U.S. dollar banking

If you have a U.S. Business Current Account, banking online can help simplify the process of working with two currencies.

U.S. Business Current Account

Benefit from the many convenient and flexible day-to-day banking features with this account.

This account is the right choice if you need to:

- Make payments in U.S. dollars
- Maintain U.S. dollars when you deposit them – it gives you the convenience of not having to convert currency for each transaction

U.S. Business Current Account	
Monthly minimum fee	\$9.00 ⁸
Included account transactions per month	
Debits or credits	1 for each \$2,500 minimum daily balance on deposit
Standard fees and charges apply for services and transactions exceeding included account transactions, except as follows	
Debits or cheques	\$1.12 each
Credits or deposits	\$1.12 each

U.S. Business Current Account fees are charged and payable in U.S. dollars.

Online Foreign Currency Account

The Online Foreign Currency Account can help you minimize foreign currency risk and gain business efficiency. It is a web-based self-serve application for businesses that regularly deal in currencies other than Canadian or U.S. dollars. Eligibility criteria apply. Contact your RBC account manager for details.

Online Foreign Currency Account	
Monthly package fee	\$25.00
Included account transactions per month	
Electronic debits	1
Standard fees and charges apply for services and transactions exceeding included account transactions, except as follows	
Outgoing account transfer fee	\$10.00 each

Incoming transfer from RBC Royal Bank Cdn/U.S. account	\$10.00 each
Reporting of balances and transactions ⁹ in RBC Express	Free for clients enrolled in RBC Express Balance and Transaction Reporting
Reporting of balances and transactions to another financial institution	\$150.00 for set-up \$80.00 monthly \$0.035 per transaction
Interest may be charged by, and payable to, Royal Bank of Canada on balances held in an Online Foreign Currency Account.	

Online Foreign Currency Account fees are charged and payable in Canadian dollars. Paper-based account transactions, including cheques, drafts, and paper deposits, are not available.

Royal Business Community Account[®]

The Royal Business Community Account offers exceptional value for smaller regional and local not-for-profit organizations with low transaction volumes.

Royal Business Community Account	
Monthly package fee	\$3.75
Included account transactions per month	
Debits or cheques	Up to 10
Credits or deposits	Up to 5
Items deposited	Up to 10
Cash deposited	Up to \$1,000
Standard fees and charges apply for services and transactions exceeding included account transactions, except as follows	
Debits or cheques	\$0.60 each
Credits or deposits	\$0.60 each
Items deposited	\$0.14 each
Cash deposited	\$1.39 per \$1,000
Special features:	
– Monthly fee waived for the first three months if within the above limits	
– Fees waived for first 25 personalized, duplicate cheques and deposit slips	

RBC AgriInvest Account

The RBC AgriInvest Account is designed specifically for agricultural clients who are eligible* to participate in the Growing Forward AgriInvest program. This savings account provides farmers with flexible coverage for small income declines, as well as support for investments to both mitigate risks and improve market income.

With this interest-bearing account, farmers deposit money, up to the allowable limit,* to receive matching government contributions to manage risk and cover small income declines.

RBC AgriInvest Account	
Monthly package fee	None
Interest	Yes – For information about interest rates, please call 1-800-769-2520 or visit an RBC Royal Bank branch.
Included account transactions per month	
Debits or credits	Unlimited
Items deposited	Unlimited
Cash deposited	Unlimited
Paper statements	No charge
Standard fees and charges apply for services and transactions exceeding included account transactions.	

* Eligibility and allowable limit are determined by the provincial and federal governments. For more information, visit www.agr.gc.ca/agriinvest. In Quebec, AgriInvest is delivered provincially by La Financière agricole. For more information, visit www.fadq.qc.ca.

Grandfathered accounts

The following accounts are no longer offered for sale. For all existing account holders, the following features apply.

Royal Business Professional Account	
Monthly package fee	\$33.00
Interest	Yes – For information about interest rates, please call 1-800-769-2520 or visit an RBC Royal Bank branch.
Included account transactions per month	
Debits or cheques	Up to 60
Credits or deposits	Up to 50
Items deposited	Up to 100
Cash deposited	Up to \$2,000
Standard fees and charges apply for services and transactions exceeding included account transactions.	
Special features:	
– Royal Business Overdraft Protection of up to \$5,000 ¹⁰	
– One bank confirmation per year	

Farmchek® Value Account	
Monthly package fee	\$15.00
Included account transactions per month	
Debits or cheques	Up to 35
Credits or deposits	Up to 10
Items deposited	Up to 10
Cash deposited	Up to \$1,000
Standard fees and charges apply for services and transactions exceeding included account transactions.	
Special features:	
– Royal Business Overdraft Protection of up to \$5,000 (monthly fee waived) ¹⁰	

Farmchek Interest Account	
Monthly package fee	None
Interest	Yes – For information about interest rates, please call 1-800-769-2520 or visit an RBC Royal Bank branch.
Standard fees and charges apply for services and transactions.	

RBC Business Essentials Fixed Fee Account	
Monthly package fee	\$55.00
Included account transactions per month	
Debits or cheques	Up to 40
Credits or deposits	Up to 40
Items deposited	Up to 100
Cash deposited	Up to \$15,000
Standard fees and charges apply for services and transactions exceeding included account transactions.	

Bank when and how you want

Keeping on top of your business is easy at RBC Royal Bank. See how our RBC Business Banking Client Cards, Online Banking, and Mobile Banking give you savvy choices to manage your business the way you want.

Suite of RBC Business Banking Client Cards

Get your cards today for greater convenience – at no extra cost

Access your money 24/7 with the RBC Business Banking Client Card suite. With point-of-sale access for making those important purchases with your client card any time of day or night, it'll keep your business running smoothly. Feel protected with the safety and security of chip-enabled technology.

You'll also get an easier way to track expenses, perform audits, and conduct account reconciliation. Each account statement will display the unique code of the card used for each transaction.¹¹

Each card matches the needs of the user ¹²				
	Easy identification at RBC Royal Bank branches and full access to all business deposit accounts	ATMs	Purchases made with debit card	Online and telephone banking
Primary Business Client Card	✓	✓	✓	✓
Additional Business Client Cards	✓	✓	✓	Enrol in RBC Express if more than one person needs access to online banking
Deposit-Only Agent Cards		✓ (at RBC Royal Bank ATMs)		



Keeping your business efficient

Primary Business Client Card. One primary card that gives you full-function access to all your business deposit accounts. Manage your banking at the branch, make deposits or withdrawals and transfer funds at ATMs, and perform point-of-sale purchases. Plus, you'll have access to RBC Royal Bank Online Banking, where you can pay bills, transfer funds, and keep track of all your transactions. Not near a computer? Do your banking over the phone with RBC Telephone Banking or use RBC Mobile Banking on your mobile device.

Additional Business Client Cards. These cards are created for those who have authority to access your business deposit accounts. This card enables holders to access your accounts at any RBC Royal Bank branch, make deposits or withdrawals and transfer funds at ATMs, and perform point-of-sale purchases. The daily maximum limit assigned to the Primary Business Client Card is shared by any and all Additional Business Client Cards.

A unique code identifying each Additional Business Client Card on your statement will enable easy reconciliation of transactions and auditing.

Deposit-Only Agent Cards. These cards are meant for those who only make deposits to select primary business deposit accounts on your behalf at any RBC Royal Bank ATM. This card offers no withdrawal capabilities or access to balance information. **A unique code** identifying each Deposit-Only Agent Card on your statement will enable easy reconciliation of transactions and auditing.¹¹

RBC Online Banking

RBC Online Banking can save you more than a trip to the branch.

- Avoid late fees and last-minute dashes to the branch to pay your bills, suppliers, and employees.
- Remit and pay most federal and provincial business taxes online, on your schedule.
- Schedule regular electronic payments to your employees and vendors up to 173 days in advance with our Pay Employees and Vendors service.
- Easily transfer funds between a number of your RBC Royal Bank accounts.
- Avoid waiting for your paper statement to arrive in the mail by viewing your important account information such as balances, transactions, and eStatements online, helping you reconcile easily and quickly.
- Plus, delegate banking to others and manage accounts of multiple companies/entities using customized online banking with RBC Express.¹²

RBC Mobile Banking

Get the flexibility and convenience of banking anywhere, anytime, on your schedule with the RBC Mobile app.¹³ It gives you access to your accounts from just about anywhere. With the free RBC Mobile app for iPhone[†], iPod touch[†], iPad[†], BlackBerry[†], and Android[†], you can:

- Transfer money between your RBC accounts
- Check your account balances
- View account activity
- Pay your bills
- Review your transaction history
- Send *Interac* e-Transfers¹⁴
- Find RBC Royal Bank branches and ATMs using your device's GPS

Save time and money on your day-to-day banking

RBC Royal Bank provides access to lower-cost fees when you bank electronically – at RBC Royal Bank ATMs or through RBC Online or Mobile Banking.

- Deposit cheques using RBC Mobile Cheque Deposit

To download the app, text “RBC” to 722722.

RBC ATMs

With one of the largest automated teller machine (ATM) networks in the country, you’ll always have quick and convenient access to your RBC Royal Bank business deposit accounts and our wide array of ATM banking services:

- Deposit cheques and cash
- Withdraw cash, pay bills, and transfer funds between accounts
- Receive same-day credit on deposits made at RBC Royal Bank ATMs before 6 p.m. local time or during business hours
- Receive a paper transaction completion receipt
- View ATM-deposited cheques via RBC Online Banking
- With a U.S. dollar account, withdraw cash, pay bills, and transfer funds between U.S. dollar accounts

Secure night and day depositing

Located at most RBC Royal Bank branches, our Night and Day Deposit service² offers you the convenience of being able to drop off deposits, 24/7.

eStatements for business deposit accounts

Let RBC Royal Bank be your filing cabinet, providing you with up to seven years of eStatements in our secure archive. View eStatements and individual cheque images (front and back) for free when you turn off paper statements. eStatements contain the same information as paper statements, and they are accessible anytime, anywhere you are signed into your RBC Online Banking site. If you’re not enrolled, it’s as simple as going online, calling 1-800-769-2520, or stopping by your RBC Royal Bank branch.

RBC Mobile Cheque Deposit

It’s now more convenient to deposit the cheques you receive into your business deposit account. Just take a picture of your cheque using the RBC Mobile app on your compatible mobile device and deposit it into your account.

Cheque-Pro™ – Electronic cheque depositing solution

Cheque-Pro is a remote cheque deposit service that allows you to electronically deposit cheques online into your business deposit accounts using RBC Express or RBC Online Banking and a compatible cheque scanning device. It’s ideal for businesses that deposit more than 25 cheques per month or that have multiple locations.

For businesses that are looking for more comprehensive electronic reporting, there is Cheque-Pro Plus, the enhanced version of Cheque-Pro.

Investments for your business

When you decide to buy an RBC Royal Bank GIC, your money is safe and guaranteed.

You will be in control of how you access, update, change, and redeem your investment. We will provide you with the financial advice you need to make the right choice and meet your expectations for liquidity, rate of return, and operating and surplus cash.

Visit www.rbcroyalbank.com/businessgics to learn more.

Foreign exchange services

If you are transferring funds between your Canadian and U.S. dollar accounts, or sending a payment internationally, RBC Royal Bank will provide you with competitive foreign exchange rates for more than 30 currencies. We can help you manage your foreign exchange risk by providing you with sound professional advice.

Moneris[‡] – Debit and credit card payment processing has never been easier



Moneris is Canada's leading provider of payment processing solutions for merchants of all sizes. Moneris offers solutions for in-store, mobile, and online

payments. Plus, as an RBC business client, you'll have next-business-day access to your funds.¹⁵

Credit options to manage your business¹⁰

Most businesses experience peaks and valleys in their cash flow. By using convenient and flexible credit options and payment schedules, you can be ready with cash on hand when you need it.

RBC Visa[‡] CreditLine for Small Business[™]

No annual fee. Low interest rate.¹⁶

Get the functionality of a line of credit at competitive interest rates with the convenience of a credit card with the RBC Visa CreditLine for Small Business. Plus, you'll earn RBC Rewards[®] points,¹⁷ redeemable for travel, merchandise, gift certificates, and more, when you make purchases with your card.

Royal Business Overdraft Protection

Short-term cash flow management made simple.

You can eliminate day-to-day account balance concerns with Royal Business Overdraft Protection on your business account.¹⁰ Overdraft protection allows you to extend your cash resources when you need to, giving you peace of mind while helping to protect your business's reputation and credit rating.

Business credit cards

Get the right credit card to meet your business needs. Separate your business from your personal expenses and manage your business cash flow needs with an RBC business credit card.

- **RBC Visa Business Platinum Avion[®].** Earn valuable RBC Rewards points¹⁷ that let you fly any airline, any flight, anytime, and enjoy a built-in suite of premium insurance coverage.¹⁸
- **RBC Business Cash Back Mastercard[‡].** A no annual fee card that allows you to earn cash back on every purchase¹⁹ – perfect for small business owners.
- **RBC Visa Business Card.** A flexible and affordable solution that offers travel assistance as well as Purchase Security and Extended Warranty¹⁸ Insurance.

Operating line of credit

No matter what business you're in, you need reliable cash flow to succeed. Supplement your cash flow with a Royal Business OperatingLine[®]; it's always there when you need it.¹⁰

Fixed-rate loans

Depending on your needs and long-term plans, fixed-rate¹⁰ loans are available. You'll have the power to buy what your business really needs to grow, plus you will have the cash to cover your monthly expenses.

Variable-rate loans

Take immediate advantage of fluctuating interest rates with a variable-rate loan. It gives you the flexibility to pay the loan off in partial or full payments without penalty.

Canada Small Business Financing Loan

You can get the financing you need to help you grow with a Canada Small Business Financing Loan. If you qualify, your loan may be guaranteed by the federal government and can cover up to 100% of eligible expenses, with flexible payment terms of up to 10 years.

Business insurance – Protecting your investment

Protect what you've built with insurance on your business loan.

Turning a good idea into a viable and successful business is no small feat. That's why it's important to protect such an achievement from unexpected events that may impact your business. Business Loan Insurance Plan offers insurance coverage for up to 25 key employees (including you), helping your business stay on track should the unexpected happen.

Business Loan Insurance Plan²⁰ can help keep your personal savings and business investments intact and ease financial distress by paying off or covering the payment on outstanding business loans if you or a key member of your management team passes away or suffers a disability or life-threatening critical illness.

Travel insurance – Protection while you travel

Even the most experienced traveller knows that the unexpected can happen. And if you need emergency medical attention in another country, you could be forced to pay a hefty bill out of your own pocket – before you're allowed to leave that country. That's why it's a smart idea to be prepared and protect yourself and your family with coverage you can count on: RBC Travel[®] insurance. Whether you're going to another continent/province or just across the border, you'll need emergency medical coverage like the kind RBC Travel insurance provides. It picks up where your government health plan leaves off.

Information to help you manage your business

Our series of RBC Royal Bank guidebooks provides useful information on a wide range of business management topics. Download yours free today at www.rbcroyalbank.com/business/resources.

Starting a business

Learn how to build a healthy business by acknowledging challenges you may face and opportunities you can pursue.

Growing your business

Get tips and strategies that'll help you identify growth opportunities and finance business expansion to help your business grow toward long-term success.

Personal financial management for business owners

Learn how to plan tax and credit strategies for today, while creating an investment and savings plan for tomorrow.

Succession planning for your business

Having a business succession plan that clearly outlines your intentions and goals, as well as knowing what questions to ask yourself, will provide comfort for the future.

Cash Management Services

Boost your business productivity with cash management products and services. Cash Management Services can help you get the full financial picture and easily manage receivables and payables. To learn more visit rbc.com/cashmanagement.

Important information

Currency conversion

Unless otherwise agreed, Royal Bank of Canada may convert any instrument/payment at the applicable currency conversion rate established by Royal Bank for such purposes, and Royal Bank is not responsible for any losses relating to currency conversions. Additional charges may apply.

Interest rates

For information on current interest rates, how interest is calculated, and what may affect this calculation, please call 1-800-769-2520 or visit an RBC Royal Bank branch.

Master Client Agreement for Business Clients

Obtain a copy of the current legal terms governing business deposit accounts on our website at www.rbcroyalbank.com/commercial/cashmanagement/master-client-agreement.html.

Other fees and charges

This brochure does not contain all of the fees and charges for services provided by Royal Bank of Canada in respect of business deposit accounts. Information about fees and charges for certain electronic services may be accessible when using the services. For more information about fees and charges not included in this brochure, please call 1-800-769-2520 or visit an RBC Royal Bank branch.

Separate fee agreement

Business clients who have entered into a separate agreement with Royal Bank of Canada regarding non-standard pricing for the fees and charges in this brochure are not affected by the applicable standard fees and charges during the term of the agreement.

Taxes, etc.

All fees and charges are expressed exclusive of sales tax, deductions, and withholdings. Sales taxes are applicable, and the amount of sales tax will be charged by Royal Bank of Canada and payable by the client to Royal Bank in addition to the fees and charges expressed. If any deductions or withholdings are payable, the fees and charges will be increased to the extent necessary for Royal Bank to receive and retain a net sum equal to the fees and charges expressed, and the client is responsible for remitting the amount deducted or withheld to the appropriate taxing authority.

U.S. dollar business deposit accounts and U.S. fees and charges

The fees and charges set out in this brochure apply to both Canadian and U.S. dollar business deposit accounts, unless otherwise noted. U.S. fees and charges are payable in U.S. dollars.

**For more information, please call
1-800 ROYAL 2-0 (1-800-769-2520)
to speak with an RBC business advisor.
www.rbcroyalbank.com/business**

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¹All other trademarks are the property of their respective owner(s).

²Not all of the same functionality or features may be accessible or available at all times for all services or electronic channels. Additional fees and charges may apply.

³The Night and Day Deposit service or standard pricing for such service may not be available in all areas. Other fees and charges may apply.

⁴Subject to approval, and certain conditions apply. To learn more about overdraft protection or current rates of interest, please speak to your RBC account manager or call a business advisor at 1-800-769-2520.

⁵Must be enrolled in RBC Online Banking for business or RBC Express Online Banking for eStatement viewing access.

⁶Interim statements do not include cheque image pages.

⁷The minimum monthly fee applies if your account transaction fees fall below \$6.00.

⁸Fee waiver applies only to monthly package fee when minimum daily balance is held for the entire month.

⁹The minimum monthly fee applies if your minimum daily balance falls below \$2,500 or your debit/credit transaction fees fall below \$9.00.

¹⁰The availability of free reporting is subject to change at any time at Royal Bank's discretion. Additional fees and charges apply to balance and transaction reporting to other financial institutions and when using other products and services.

¹¹All business loan products are offered by Royal Bank of Canada and are subject to its standard lending criteria for business loans. Subject to credit approval, and certain conditions apply. Other fees will apply. Royal Business Overdraft Protection and Royal Business Operating Line interest must be paid monthly.

¹²Deposit-Only Agent Cards issued prior to the launch of the new suite of Business Client Cards will remain active, but will not include the new features and tracking functionality.

¹³Subject to approval and certain conditions apply. Additional fees and charges apply.

¹⁴The RBC Mobile app and RBC Canada app are offered and operated by Royal Bank of Canada.

¹⁵A fee of either \$1.00 or \$1.50 may be charged to the sender for each *Interac* e-Transfer.

¹⁶Subject to certain terms and conditions.

¹⁷Subject to credit approval. The variable annual interest rate will be determined based on information you provide on the application and any credit bureau information. The annual interest rate is based on the Prime Rate plus an additional premium that ranges between 0.9% and 6.9%. Your premium will be calculated on an annual basis and could only change once a year. The Prime Rate may fluctuate from time to time. It can be found in all of our branches or online at www.rbcroyalbank.com/rates.

¹⁸RBC Rewards points are earned on net purchases only; they are not earned on cash advances (including balance transfers, cash-like transactions, and certain bill payments), interest charges or fees, and credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged. All rewards are subject to availability. For terms, conditions, and restrictions that apply to the RBC Rewards program, visit www.rbc Rewards.com.

¹⁹Coverage underwritten by RBC Insurance Company of Canada and Aviva General Insurance Company. All insurances are subject to conditions and limitations. For terms and conditions, please refer to the insurance certificates that will come with your card.

²⁰i) You will earn \$1.00 back for every \$100.00 (1% Cash Back Credit) in Net Purchases you make (including pre-authorized bill payments); and ii) for the first 3 full monthly statement periods (approximately 3 months from the date your Account is opened), you will earn an additional \$1.00 back for every \$100.00 (1% Cash Back Credit welcome bonus, for a total of 2%) in Net Purchases you make (including pre-authorized bill payments), up to a maximum combined Cash Back Credit of \$500.00 per Annual Period, when you use your RBC Business Cash Back Mastercard to pay. For clarity, the additional \$1.00 Cash Back Credit welcome bonus will only apply for the first 3 full monthly statement periods in your first Annual Period. Provided your New Cash Back Balance is \$25.00 or more, Cash Back Credits earned during the year will i) automatically be credited to your January Account balance and appear on your February monthly statement, and/or ii) be credited at any other time, upon request. Cash Back Credits are not earned on cash advances (including balance transfers, cash-like transactions and bill payments that are not pre-authorized charges that you set up with a merchant), interest charges or fees, and credits for returns and adjustments will reduce or cancel the cash back credits earned by the amounts originally charged. For complete details, please refer to the RBC Cash Back Program Terms and Conditions at www.rbcroyalbank.com/creditcardinfo. Royal Bank of Canada reserves the right to withdraw this offer at any time, even after acceptance by you.

²¹This creditor's group insurance plan is underwritten by Sun Life Assurance Company of Canada and is subject to terms, conditions, exclusions, and eligibility restrictions. Please refer to the Terms and Conditions for full details.