



**RBC® Cash Back Mastercard® Information Box** (subject to change)

<p><b>Annual Interest Rate</b></p>	<p>Purchases: <b>19.99%</b>            Cash advances: <b>22.99%</b> after the introductory interest rate expires.            Introductory interest rate on cash advances: <b>1.9%</b> for <b>10</b> full monthly statement periods. You will lose this rate and your standard rate for cash advances will apply (subject to any further increase as set out below) if you miss making any minimum payment by the payment due date and you have not paid it by the date we prepare your next statement. This will take effect in the third statement period following the missed payment.            These interest rates are in effect on the date your credit card account is opened (whether or not your card is activated).            Your interest rate will increase to <b>24.99%</b> on purchases and <b>27.99%</b> on cash advances for at least <b>6</b> months if you do not make your minimum payment by the payment due date and you have not paid it by the date we prepare your next statement <b>2</b> or more times in any <b>12</b> month period. This will take effect in the third statement period following the missed payment that caused the rate to increase.</p>
<p><b>Interest-free Grace Period</b></p>	<p>You will benefit from an interest-free period of at least <b>21</b> days for new purchases and fees if you pay your statement balance in full by the payment due date shown on your statement.            If you do not pay your statement balance in full by the payment due date, you must then pay interest on all purchases and fees shown on that month's statement from the transaction date until we receive your payment for the total amount you owe.            There is no interest-free period for cash advances. Cash withdrawals, balance transfers, use of RBC Royal Bank® credit card cheques, certain bill payments and cash-like transactions are all cash advances. Interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe.</p>
<p><b>Minimum Payment</b></p>	<p><b>\$10</b> plus interest and fees, or your full statement balance if it is less than the sum of <b>\$10</b> plus interest and fees. Any previously unpaid minimum payments will also be included.</p>
<p><b>Foreign Currency Conversion</b></p>	<p>Transactions in a foreign currency are converted to Canadian dollars no later than the date we post the transaction to your credit card account at an exchange rate that is <b>2.5%</b> over a benchmark rate Royal Bank of Canada pays on the date of conversion.</p>
<p><b>Annual Fee</b></p>	<p>No annual fee.</p>
<p><b>Other Fees</b></p>	<p><u>Cash Advance Fees:</u> <b>\$3.50</b> for (i) cash withdrawals or cash-like transactions, in Canada, or (ii) bill payments or balance transfers made at an introductory interest rate offered to you at account opening or at your standard interest rate. <b>\$5.00</b> if cash withdrawal or cash-like transaction occurs outside Canada. No fee on credit card cheques at your standard or introductory interest rate.  <u>Promotional Rate Fee:</u> Up to <b>3%</b> of the transaction amount when you take advantage of a promotional interest rate offered to you after account opening, by writing a credit card cheque or making a balance transfer during the promotional period. The exact Promotional Rate Fee will be disclosed at the time the offer is made to you.            Cash Advance and Promotional Rate fees are charged within <b>3</b> business days from when the transaction is posted to your account.  <u>Dishonoured Payment:</u> <b>\$45</b> charged on the date the payment reversal is posted for a payment to your credit card account returned for any reason.  <u>Overlimit:</u> <b>\$29</b> if your balance exceeds your credit limit at any time during your monthly statement period, charged on the day your balance exceeds your credit limit and on the first day of each subsequent statement period if your balance remains overlimit. Fee charged once per statement period.  <u>Additional copies:</u> <b>\$5</b> for monthly statement charged within <b>3</b> business days from when the copy was requested.  <b>\$1.50</b> charged within <b>3</b> business days from each statement update at an ATM or branch.  <b>\$2</b> for transaction receipt that does not relate to the current statement. Fee is charged each time the situation occurs.</p>

## Introductory Interest Rate on Cash Advances – Important Information

- The introductory interest rate offer is applicable to all cash advances. You can also take advantage of this offer if you transfer a balance by calling 1-800 ROYAL<sup>®</sup> 1-2 (1-800-769-2512) or visiting RBC<sup>®</sup> Online Banking at [rbcroyalbank.com/online](http://rbcroyalbank.com/online) during the offer period. All other account activities are subject to the annual interest rate(s) indicated on your monthly statement.
- Interest is charged from the day the cash advance or the balance transfer is made, until we receive your payment for the total amount you owe.
- The introductory interest rate on cash advances remains in effect through the first 10 full monthly statement periods (approximately 10 months from account open date). The Interest Rate Chart on your monthly statement will indicate the date on which the introductory interest rate expires, as long as you have a remaining balance associated with your introductory interest rate. If we do not process statements on the expiry date (for example, if it falls on a holiday or weekend), you will continue to benefit from that introductory interest rate until your statement is prepared, the next processing day. At the expiration of the offer, (i) all cash advances, including any cheques processed to your credit card account; and (ii) any remaining balance(s) which were subject to the introductory interest rate under this offer will be subject to the cash advances interest rate indicated on your monthly statement.
- In general, if your credit card account consists of balances with different interest rates, such as purchases at the standard interest rate and cash advances at an introductory or promotional interest rate (e.g. a special lower rate credit card cheque or balance transfer, or a temporary lower rate on all cash advances), any payment that exceeds the minimum payment due will be allocated to those balances in a proportionate manner. Your payment will not be applied to the balance(s) of your choice, such as the balance(s) with the highest interest rate, or to any category of balance(s) following a specific order. For example, if your purchases balance at the standard interest rate is \$800 and you have a cash advances balance of \$200 at one promotional interest rate, proportionate allocation means that 80% of your payment will be allocated to your purchases balance and 20% will be allocated to your cash advances balance.
- If you miss making any minimum payment by the payment due date and if you have not paid it before the date we prepare your next monthly statement, and/or if you change your actual RBC Royal Bank credit card for another type of card before the expiration of the offer, you will lose the benefit of this introductory interest rate offer, and any remaining balance(s) which was subject to the introductory interest rate under this offer will be subject to the cash advances interest rate indicated on your monthly statement, beginning on the first day of the third statement period after the missed payment.
- If the use of a credit card cheque or a balance transfer exceeds your credit card account's available credit limit, it will be declined.
- As with any cash advance, the use of a credit card cheque or a balance transfer does not qualify for RBC Rewards<sup>®</sup> points, partner rewards or cash back credits if your credit card is a type that earns rewards.
- Credit card cheques and balance transfers cannot be used to pay any RBC Royal Bank credit card account or used for pre-authorized payments.
- Please call customer service for up-to-date information on your credit card account. Your RBC Royal Bank Credit Card Agreement explains the terms under which you use your RBC Royal Bank credit card. Please refer to it for full details.