Royal Bank

RBC®

Information Box for RBC® Cash Back Preferred World Elite Mastercard‡

(subject to change)

Annual Interest Rate	Purchases: **19.99%** Cash advances: **22.99%** (**21.99%** if you reside in Quebec) These interest rates are in effect on the date your credit card account is opened (whether or not your card is activated). Rates will increase to **24.99%** on purchases and **27.99%** (**26.99%** if you reside in Quebec) on cash advances if your minimum payment is not made by the payment due date and it is not paid by the date we prepare your next statement **2** or more times in any **12** month period. This will take effect on the first day of the next statement period following the missed payment that caused the rates to increase. Higher rates will remain in effect until you have paid your minimum payment by your new statement date for **6** consecutive months thereafter. Effective **August 1, 2022**, any missed minimum payment that results in an increase to interest rates or continuation of higher interest rates will be in effect until you have paid the minimum payment by your new statement date for **12** consecutive months thereafter.
Interest-free Grace Period	You will benefit from an interest-free period of at least **21** days for (i) new purchases (except purchases converted to installment plans) and fees if you pay your New Balance (which is the sum of all amounts due, including all installment plan principal payments + interest or monthly fees due that statement period, minus credits and payments) in full by the payment due date shown on your statement; and (ii) new purchases converted to installment plans if you pay your Total Account Balance (New Balance + installment plan payments not yet due) in full by the payment due date shown on your statement. There is no interest-free period for cash advances (cash withdrawals, balance transfers, certain bill payments and cash-like transactions). If interest is charged, it is charged from the transaction date. Installment plan interest is charged in accordance with the installment plan terms.
Minimum Payment	**$10** plus interest and fees (excluding any installment plan interest or monthly fees), plus Total Monthly Plan Payments (which are made up of all installment plan principal payments + interest or monthly fees due that statement period). **If you reside in Quebec and your credit card account was opened on or after August 1, 2019**, the greater of (i) Total Monthly Plan Payments, plus **5%** of your New Balance (excluding Total Monthly Plan Payments); or (ii) **$10**. **If you reside in Quebec and your credit card account was opened before August 1, 2019**, the greater of (i) Total Monthly Plan Payments, plus: **- 3%** of your New Balance (excluding Total Monthly Plan Payments) starting **August 1, 2021** **- 3.5%** of your New Balance (excluding Total Monthly Plan Payments) starting **August 1, 2022** **- 4%** of your New Balance (excluding Total Monthly Plan Payments) starting **August 1, 2023** **- 4.5%** of your New Balance (excluding Total Monthly Plan Payments) starting **August 1, 2024** **- 5%** of your New Balance (excluding Total Monthly Plan Payments) starting **August 1, 2025**; or (ii) **$10**. In all cases, any previously unpaid Minimum Payments are included in your Minimum Payment. Your Minimum Payment is your New Balance if your New Balance (i) consists only of Total Monthly Plan Payments; or (ii) is less than **$10**.

Foreign Currency Conversion	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 **2.5%** over a benchmark rate Royal Bank of Canada pays on the date of conversion.
Annual Fee	**$99** for the primary card and no annual fee for each additional card. Annual fees are charged on the first day of the month following account opening (whether or not the card is activated) and annually thereafter on the first day of that same month.
Other Fees	Cash Advance Fee: **$5** for cash withdrawals, cash-like transactions, bill payments or balance transfers made at an introductory interest rate offered at account opening or at your standard interest rate. Balance Transfer Promotional Rate Fee: Up to **3%** of the transaction amount when you take advantage of a promotional interest rate offered to you after account opening by making a balance transfer during the promotional period. Exact fee will be disclosed at the time of the offer. Cash Advance and Balance Transfer Promotional Rate fees are charged within **3** business days of the transaction being posted to your account. Overlimit: **$29** if your balance exceeds your credit limit at any time during your monthly statement period. Charged once per statement period, on the day your balance first exceeds your credit limit, and on the first day of each subsequent statement period, if your balance remains overlimit. **If you reside in Quebec, this fee does not apply.** Additional Copies: **$5** for each monthly statement, **$1.50** for each statement update at an ATM or branch, **$2** for each transaction receipt that does not relate to the current statement. Charged within **3** business days of each request. Dishonoured Payment: **$45** charged on the date a payment reversal is posted for a payment returned to your credit card. Installment Plan Fee: If applicable, either a (i) one-time fee of up to **3%** of the total purchase amount converted to an installment plan, charged within **3** business days of conversion; or (ii) monthly fee of up to **1.15%** of the total purchase amount converted to an installment plan, charged on the last day of each statement period, so long as any portion of the purchase amount remains in the installment plan (fees for the first and second month are charged on your second statement). Exact fee will be disclosed at the time of the offer. **If you reside in Quebec, this fee does not apply.**

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