

Important Information

Updated Deposit and Business Account Agreements



We are updating our Personal Deposit Account and Business Deposit Account Agreements, effective October 13, 2025. These updates apply to all savings and banking accounts for RBC personal, business and corporate clients.

What is changing:

- The definition of Electronic Banking Services, to include Mobile and Online Banking and exclude services not available.
- Clarification on the use of debit cards and the treatment of foreign currency transactions.
- Further disclosure on how we collect and use your personal information.
- Treatment of joint accounts and account closures.
- Expanded notification and amendment clauses to allow notice via expanded mediums.
- How clients may provide feedback and make a complaint.
- The frequency of collecting client information to align with legislative requirements.
- The General Terms and Conditions to align with the revised Deposit Account Agreements, and clauses referring to costs incurred by the Bank, resulting from the relationship with the customer, including those incurred for legal counsel.

We are happy to answer any questions you may have.

Thank you for choosing RBC.



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RBC Digital Banking