

# Important Notice

## Amendments to Deposit Accounts Interest Rates



Please be advised that effective November 1st, 2023 interest rates on our Deposit Accounts were adjusted as follows:

### Term Deposits - Local Currency (XCG) and United States Dollar (USD)

	Interest Rates (per annum)	
	XCG NIR / APY	USD NIR / APY
3 - 9 months	0.25%	0.25%
1 year	2.50%	1.25%
2 years	2.75%	1.40%
3 years	3.00%	1.50%
4 years	3.25%	1.65%
5 years	3.50%	1.75%

### Savings Accounts

Account	Interest Rates (per annum)			
	XCG		USD	
	NIR	APY	NIR	APY
RBC Day to Day Savings	0.75%	0.75%	0.50%	0.50%
RBC Enhanced Savings	1.00%	1.00%		
<b>RBC High Interest eSavings (XCG)</b>				
\$ 2,000 - \$ 49,999	1.75%	1.76%		
\$ 50,000 - \$ 99,999	2.00%	2.02%		
\$ 100,000 - \$ 249,999	2.25%	2.27%		
\$ 250,000 - \$ 999,999	2.50%	2.53%		
\$ 1,000,000 - \$ 2,999,999 *	2.75%	2.78%		
\$ 3,000,000 and over *	3.00%	3.04%		
*New XCG tier effective May 7th 2026				
<b>RBC High Interest eSavings (USD) **</b>				
\$ 2,800 - \$ 29,999			0.65%	0.65%
\$ 30,000 - \$ 59,999			0.80%	0.80%
\$ 60,000 - \$ 149,999			1.00%	1.00%
\$ 150,000 - \$ 999,999			1.15%	1.16%
\$ 1,000,000 - \$ 2,999,999			1.25%	1.26%
\$ 3,000,000 and over			1.50%	1.51%
**New USD account effective May 7th 2026				

### Age-based Accounts

Account	Interest Rates (per annum)	
	XCG NIR	APY
RBC Leo's Young Savers	2.50%	2.52%
RBC SixtyPlus Savings	2.00%	2.02%

Existing Term Deposits will be allowed to run at their contractual interest rate until maturity. Renewals/Roll-Overs of existing facilities at maturity will enjoy the new rates, as will any new Term Deposit opened from November 1st, 2023.

If you should have any further questions, feel free to speak to one of our Banking Representatives. Thank you for being a valued client of RBC Royal Bank!

#### NOTE:

**Annual Percentage Yield (APY):** The effective annual rate of return taking into account the effect of compounded interest. **Nominal Interest Rate (NIR):** The stated annual rate of interest earned on a deposit account that does not reflect compounding of interest.