



IMPORTANT NOTICE: US\$ Prime Decrease

Following the announcement by the U.S. Federal Reserve to decrease the U.S. Fed rate by 25bps, RBC Royal Bank will be decreasing our U.S. Prime rate from 7.00% to 6.75% effective January 12, 2026.

If this decreased rate is not acceptable, clients have the option to liquidate facilities tied to this benchmark by repaying same, subject to any terms governing early repayment, prior to January 12, 2026.