

Transfer a balance and save with a 3.99% Promotional Interest Rate*

Right now benefit from a low promotional interest rate offer of 3.99% (with a Promotional Rate Fee of 1% of the balance transfer amount) until December 31, 2017. Transfer balances from your higher interest rate cards or loans to your RBC credit card.

Go online or call us to conveniently transfer a balance.



Sign into RBC Royal Bank® Online Banking at rbcroyalbank.com/online



Call us at 1-866-869-8973

Transfer balances, up to your available credit limit, and start saving today!

Pay down non-RBC credit cards, personal loans and lines of credit and start saving on interest charges immediately.

Not registered for RBC Online Banking?

Visit rbcroyalbank.com/online to enrol.

* This promotional interest rate applies up to the end of your monthly statement billing period following December 31, 2017. Thereafter, any remaining balances will be subject to the cash advances interest rate as indicated on your monthly statement. For more information about this offer, including details on what happens after a missed payment, how your payments are allocated and the Promotional Rate Fee applicable to promotional interest rate offers, refer to the Important Information section on the reverse side of this page. We reserve the right to withdraw this Promotional Interest Rate offer at any time should there be a change in your credit or financial information.

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Important Information

- The promotional interest rate offer is applicable to balance transfers you make or RBC Royal Bank credit card cheques you order by calling 1-800 ROYAL® 1-2 (1-800-769-2512) or visiting RBC® Online Banking at rbcrooyalbank.com/online during the offer period. All other account activities are subject to the annual interest rate(s) indicated on your monthly statement.
- The use of a credit card cheque or a balance transfer is charged to your credit card account as a cash advance, and interest is charged from the day the cheque is processed or the balance transfer is made, until we receive your payment for the total amount you owe.
- A Promotional Rate Fee of up to 3% of the transaction amount will be charged to your account if you take advantage of this promotional interest rate offer. The exact Promotional Rate Fee is disclosed in the offer details provided to you.
- The promotional interest rate applies up to the end of your monthly statement billing period following the expiry date of this offer. The Interest Rate Chart on your monthly statement will indicate the date on which the promotional interest rate expires, as long as you have a remaining balance associated with your promotional 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 promotional interest rate until your statement is prepared, the next processing day. At the expiration of the offer, (i) any cheques processed to your credit card account; and (ii) any remaining balance(s), which were subject to the promotional 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, you will lose the benefit of this promotional interest rate offer and any remaining balance(s) which were subject to the promotional 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 you change your actual RBC Royal Bank credit card for another type of card before the expiration of the offer, you will no longer be able to access the promotional interest rate offer. Any existing balances subject to the promotional interest rate under this offer will continue to be charged at the promotional rate indicated until the offer expiry date.
- 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® 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.

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