

# Service fee and account changes

**Personal, business, credit card  
and personal financing accounts**  
**Effective June 1, 2012**



**RBC Royal Bank**



# Personal banking service fee and account changes

	Current Fee	New Fee <sup>†</sup>
<b>ACCOUNT SPECIFIC</b>		
<b>RBC Signature No Limit Banking<sup>®</sup></b>		
Monthly fee	\$13.95 per month	\$14.95 per month
Cross Border debit transactions	2 free per monthly cycle	5 free per monthly cycle
<i>Interac</i> e-Transfer <sup>‡</sup>	2 free per monthly cycle	5 free per monthly cycle
<b>RBC VIP Banking<sup>®</sup></b>		
VIP Banking clients 65+ years with RBC Rewards Visa Preferred credit card	\$3.34 rebate on monthly banking package fee	Removal of the monthly fee rebate Credit card now includes 7 days of out of province/country emergency medical coverage
<i>Interac</i> e-Transfer	2 free per monthly cycle	10 free per monthly cycle
<b>RBC Day to Day Banking<sup>®</sup></b>		
Monthly debits included per monthly cycle	15 of any kind, plus one free with each automated payroll credit	10 of any kind, plus one free with each automated payroll credit
<b>GENERAL SERVICES</b>		
Overdraft protection	\$3 a month (included in RBC Signature No Limit Banking and RBC VIP Banking)	\$4 a month (included in RBC Signature No Limit Banking and RBC VIP Banking)
Over-the-counter cheques	\$1.50 per sheet of 3 cheques	\$2 charged to issuer when a cheque is used (Fee waived if banking package includes cheques)
<i>Interac</i> e-Transfer reclaim fee	\$0	\$5 if <i>Interac</i> e-Transfer expires and requires cancellation by RBC staff
Additional debit transactions	\$0.65 for each debit over monthly limit on RBC Day to Day Banking, RBC Student Banking <sup>®</sup> and RBC Leo's Young Savers Account <sup>®</sup> \$0.75 for each debit over monthly limit on RBC U.S. Personal account <sup>®</sup>	\$1 for each debit over monthly limit

## Personal banking service fee and account changes

	Current Fee	New Fee <sup>†</sup>
Stop payment fee when requested at branch or through telephone banking	\$15 each	\$18 each
Cheque image request on eStatement accounts for cheques older than 90 days	\$10	Free

## Personal financing service fee changes

Services	Current Fee	New Fee <sup>†</sup>
Royal Credit Line <sup>®</sup> – Overlimit fee*	\$20	\$25
Royal Credit Line cheque item returned non-sufficient funds (NSF)**	\$35	\$42.50
Mortgage discharge fee <i>In Manitoba, British Columbia, Quebec and Alberta, the discharge fee will be the amount required by provincial law.</i>	\$200	\$250

## Business banking service fee and account changes

	Current Fee	New Fee <sup>†</sup>
Business Deposit Account paper statement fee	\$0	\$2 per statement
Annual Night and Day Depository fee	\$25	\$0
Stop payment fee when requested at branch or through telephone banking	\$15 each	\$18 each
Items deposited – U.S. dollars	\$0.25 each	\$0.20 each
RBC Business Essentials <sup>®</sup> \$55 Fixed Fee Account (Grandfathered) – paper debit/credit transaction	\$0.85 each	\$1 each
Currency supplied changed from per number of bills provided to monetary value <sup>1</sup>	\$0.45 per 100 bills	\$1 per \$1,000
<i>Interac</i> e-Transfer reclaim fee	\$0	\$5 if <i>Interac</i> e-Transfer expires and requires cancellation by RBC staff

# Credit card service fee and annual interest rate changes

Credit Card	Cash Advance Annual Interest Rate	
	Current	New <sup>†</sup>
RBC Rewards <sup>®</sup> Visa <sup>‡</sup> Gold	19.99%	21.99%
RBC Royal Bank Visa Platinum		
RBC Royal Bank Esso <sup>‡</sup> Visa Classic		
RBC <sup>®</sup> Cash Back MasterCard <sup>‡</sup>		
RBC Visa Cash Back		
Signature <sup>®</sup> RBC Rewards <sup>®</sup> Visa		
WestJet RBC MasterCard <sup>‡</sup>		
RBC Royal Bank US Dollar Visa Gold		
WestJet RBC World MasterCard <sup>‡</sup>		
RBC Rewards Visa Preferred		
RBC Royal Bank Visa Platinum Avion <sup>®</sup>		
RBC Visa Infinite <sup>‡</sup> Avion		
RBC Royal Bank Visa Business Platinum Avion		
RBC Business Cash Back MasterCard		
RBC Royal Bank Visa Business		
RBC Royal Bank Visa Gold		
RBC Royal Bank Visa Student Classic		
RBC Royal Bank Visa Classic II Student		
RBC Royal Bank Visa Classic		
RBC Rewards Visa Classic		
RBC Royal Bank Cathay Pacific <sup>‡</sup> Visa Platinum	20.50%	22.50%
RBC British Airways <sup>‡</sup> Visa Infinite		

Promotional Rate Fee (on credit card cheques and balance transfers)	Current Fee	New Fee <sup>†</sup>
Applicable to all credit card accounts if you take advantage of promotional interest rate credit card cheques or balance transfers that we may offer after account opening	No fee	1% of the promotional interest rate credit card cheque or balance transfer amount
<b>Annual Fee for Clients 65 Years or Older</b>	<b>Current Annual Fee<sup>¶</sup></b> No Out of Province/ Country Emergency Medical Insurance Age 65 or Older	<b>New Annual Fee<sup>†</sup></b> Addition of 7-Day Out of Province/ Country Emergency Medical Insurance Age 65 or Older
RBC Rewards Visa Preferred	\$70 (primary)	\$110 (primary)
RBC Visa Infinite (non-Private Banking clients)	\$559 (primary)	\$599 (primary)
RBC Visa Infinite (Private Banking clients)	\$359 (primary)	\$399 (primary)
RBC Royal Bank Cathay Pacific Visa Platinum	\$130 (primary) \$55 (additional card)	\$150 (primary) \$75 (additional card)
RBC Royal Bank British Airways Visa Infinite	\$145 (primary) \$55 (additional card)	\$165 (primary) \$75 (additional card)

## Important information about your RBC Royal Bank® account(s)

At RBC Royal Bank we are committed to providing you with a wide range of products and services that offer flexibility, convenience, value and choice, so you receive the best features and benefits to meet your needs. Effective June 1, 2012, we are making some changes to our account and service fees. If you have any questions about these changes – and which options best suit your needs – we'd be happy to discuss them.

Some of these fee changes may not apply to your situation; should you have any questions regarding these changes, or if you would like to review your current personal or business banking requirements to make sure you have the right combination of services to meet your needs, we will be happy to discuss the options that are right for you.

- Visit [www.rbcroyalbank.com/servicefeechanges](http://www.rbcroyalbank.com/servicefeechanges)
- For personal banking, please call us at 1-800 ROYAL® 1-1
- Visit us at any RBC Royal Bank branch, Business Banking Centre or at your Private Banking Centre



**RBC Royal Bank**

Note: Prices shown apply to both Canadian- and U.S.-dollar accounts, unless otherwise noted. U.S. fees are payable in U.S. currency. Service fee charges are also applicable to personal accounts offered by Royal Trust Corporation of Canada, The Royal Trust Company and Royal Bank Mortgage Corporation. Taxes are extra where applicable.

#### **Separate fee agreement for business accounts and service clients**

The fees set out in this brochure are our standard fees. Business clients who have signed a separate agreement with the bank regarding non-standard pricing will not be affected by these charges during the term of such signed agreements.

† Effective June 1, 2012.

® / ™ Trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

‡ All other trademarks are the property of their respective owner(s).

\* Applies to secured and unsecured Royal Credit Line accounts, including Royal Credit Line Account for Students and the primary Royal Credit Line account within an RBC Homeline Plan® account.

\*\* Applies to secured and unsecured Royal Credit Line accounts, including Royal Credit Line Account for Students and all Royal Credit Line accounts within an RBC Homeline Plan account.

‡ If your Current Annual Fee is different from the fee shown in the chart because the terms and conditions for other banking and related services you have with us provide otherwise, it still means we are adding the 7-Day Out of Province/Country Emergency Medical Insurance to your account. Your current annual fee remains the same.

1 All fees and charges are expressed exclusive of sales tax, deductions and withholdings. Sales taxes are applicable, and the amount of the sales tax will be charged by Royal Bank of Canada and payable by the client to Royal Bank of Canada in addition to the fees and charges expressed. If any deductions or withholdings are payable, the fees and charges shall be increased to the extent necessary for Royal Bank of Canada to receive and retain a net sum equal to the fees and charges expressed, and the client is responsible for remitting the amount deducted or withheld to the appropriate taxing authority.

