

Service fee and account changes

**Personal, business, credit card
and personal financing accounts**

On June 1, 2013



RBC Royal Bank



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. On June 1, 2013, 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.

Personal banking service fee and account changes

	Current Fee	New Fee [†]
RBC Day to Day Savings[®] and RBC Enhanced Savings[®]		
Royal Trust[®] T-Bill Savings (discontinued) and Royal Trust Daily Interest Savings (discontinued)		
Chargeable debit transaction fee	\$1.50	\$2
General Services		
Overdraft interest rate	21% per annum	22% per annum
Item returned Non-Sufficient Funds (NSF)	\$42.50	\$45
Post-dated cheques that RBC holds for processing to your account	\$4	\$5
Safe Deposit Box		
Safe deposit box rental, small	\$40 annually	\$45 annually
Safe deposit box rental, medium	\$58 annually	\$65 annually
Outgoing Wire Payments* (Zone 1 and 2 countries)**		
Wire payment, client present in-branch	\$42	\$45
Wire payment, client not present in-branch	\$52	\$55

Access to funds

On August 1, 2012 our hold policy was changed from five (5) business days to four (4) business days after the day of deposit for cheques and other negotiable items in Canadian dollars deposited to a personal or business deposit account in person with an employee at one of our branches or points of service and drawn on a Canadian branch of a Canadian financial institution; for cheques and other negotiable items in Canadian dollars deposited in any other manner, such as at an Automated Teller Machine (ATM), our hold policy remains five (5) business days.

Business banking service fee and account changes

	Current Fee	New Fee [†]
General Services		
Electronic chargeable credit/debit transaction fee (e.g. ATM deposit, pre-authorized debit)	\$0.60 each	\$0.65 each
RBC Business Essentials [®] \$6 Small Business [™] Account ^{††}		
Electronic chargeable credit/debit transaction fee		
1-10 transactions	\$0.60 each	\$0.65 each
11-30 transactions	\$0.60 each	\$0.65 each
31-100 transactions	\$0.55 each	\$0.60 each
101-300 transactions	\$0.50 each	\$0.55 each
301 plus transactions	\$0.55 each	\$0.60 each
Paper chargeable credit/debit transaction fee (e.g. deposit made in-branch, cheque issuance)	\$1 each	\$1.10 each
RBC Business Essentials [®] \$6 Small Business [™] Account ^{††}		
Paper chargeable credit/debit transaction fee		
1-10 transactions	\$1.00 each	\$1.10 each
11-30 transactions	\$0.95 each	\$1.05 each
31-100 transactions	\$0.90 each	\$1.00 each
101-300 transactions	\$0.85 each	\$0.95 each
301 plus transactions	\$0.90 each	\$1.00 each
Currency deposited in-branch	\$2.25 per \$1,000	\$2.35 per \$1,000
Item returned Non-Sufficient Funds (NSF)	\$42.50	\$45
Cheque testing (e.g. to test, when requested by a client, the quality of a stock of cheques printed by a non-certified printing company to ensure cheque quality meets processing standards)	\$0	\$50 per request
Safe Deposit Box		
Safe deposit box rental, small	\$40 annually	\$45 annually
Safe deposit box rental, medium	\$58 annually	\$65 annually

Business banking service fee and account changes

	Current Fee	New Fee [†]
Outgoing Wire Payments* (Zone 1 and 2 countries only)**		
Wire payment, client present in-branch	\$42	\$45
Wire payment, client not present in-branch	\$52	\$55
RBC Express [®] Wire Payments	\$27 each	\$30 each
A/P Link and Payables Direct	\$32 each	\$35 each
MT101 (SWIFT)	\$42 each	\$45 each

Home equity financing service fee changes

	Current Fee	New Fee [†]
Services		
Mortgage discharge fee Fee may be less, as required by provincial/territorial law	\$250	\$300
Mortgage switch-out fee Fee may be less, as required by provincial/territorial law	\$250	\$300

Credit card service fee changes

	Current Fee	New Fee [†]
Promotional Rate Fee (on credit card cheques and balance transfers)		
Applicable to all credit card accounts if you take advantage of a promotional interest rate offer after account opening	1% of the credit card cheque or balance transfer amount	Up to 3% of the credit card cheque or balance transfer amount The exact Promotional Rate Fee will be disclosed at the time the offer is made to you.

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
- Call us at 1-800 ROYAL® 1-1 (1-800-769-2511)
- Visit us at any RBC Royal Bank branch, Business Banking Centre or at your Private Banking Centre



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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 changes 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

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

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† On June 1, 2013.

†† The RBC Business Essentials \$6 Small Business Account is also known as the RBC Business Essentials Variable Pricing Account. Additional fees and charges will apply for services and transactions exceeding \$6 per month.

* Additional charges may be deducted from the payment amount by the receiving financial institution and/or its intermediaries.

** In 2013, Royal Bank of Canada combined the previously separate outgoing wire payment fee and communication fee into one standard wire payment fee. Zone 1 and 2 countries include Mexico, Greenland, Iceland and other destinations in the Caribbean and Europe.