

Important updates

Service fee
and account changes

Personal Banking

Effective June 1, 2019



Service fee and account changes

Personal Banking

Current	New – effective June 1, 2019
RBC Signature No Limit Banking®	
<p>Monthly Fee: \$14.95</p> <p>MultiProduct Rebate®*</p> <p>RBC Signature No Limit Banking Monthly Fee after \$6.00 MultiProduct Rebate: \$8.95</p> <p>Seniors Rebate*</p> <p>RBC Signature No Limit Banking Monthly Fee after \$4.00 Seniors Rebate: \$10.95</p> <p>*Based on eligibility criteria. Please contact us for details.</p>	<p>Monthly Fee: \$15.95</p> <p>MultiProduct Rebate*</p> <p>RBC Signature No Limit Banking Monthly Fee after \$6.00 MultiProduct Rebate: \$9.95</p> <p>Seniors Rebate*</p> <p>RBC Signature No Limit Banking Monthly Fee after \$4.00 Seniors Rebate: \$11.95</p> <p>*Based on eligibility criteria. Please contact us for details.</p>
Current	New – effective June 1, 2019
Interac[‡] access fee	
<p>At a non-RBC Royal Bank ATM in Canada \$1.50 ea.</p> <p>Exceptions:</p> <ul style="list-style-type: none"> • RBC VIP Banking®: Free with an RBC VIP Client Card • RBC Signature No Limit Banking: 3 refunded per Monthly Cycle, \$1.50 each thereafter • RateLink Preference®: Free with RateLink Preference Client Card 	<p>At a non-RBC Royal Bank ATM in Canada \$2.00 ea.</p> <p>Exceptions:</p> <ul style="list-style-type: none"> • RBC VIP Banking: Free with an RBC VIP Client Card • RBC Signature No Limit Banking: 3 refunded per Monthly Cycle, \$2.00 each thereafter • RateLink Preference: Free with RateLink Preference Client Card

The terms and conditions of your account are changing. Please see www.rbc.com/servicefeechanges for more information.

Current	New – effective June 1, 2019
Excess Debit Transaction Fee	
<p>In excess of included and/or free Debit Transactions</p> <p>\$1.00 each</p> <p>Applicable to:</p> <ul style="list-style-type: none"> • RBC Day to Day Banking® • U.S. Personal Account® • RBC Leo’s Young Savers Account® • RBC Student Banking® 	<p>In excess of included and/or free Debit Transactions</p> <p>\$1.25 each</p> <p>Applicable to:</p> <ul style="list-style-type: none"> • RBC Day to Day Banking • U.S. Personal Account • RBC Leo’s Young Savers Account • RBC Student Banking
Current	New – effective June 1, 2019
<p>View a cheque image in RBC® Online Banking < 90 days old</p>	<p>View a cheque image in RBC Online Banking</p>
<p>To view an item there is a fee of \$1.50 per image.</p> <p>You will be advised of this service fee before viewing the item.</p> <p>Exceptions:</p> <p>The \$1.50 fee is waived if you have selected:</p> <ul style="list-style-type: none"> • Electronic Statements and Notifications and are viewing images of cheques written on your Personal Deposit Account, or • An account or service package that includes that benefit. 	<p>View up to 7 years of images at no charge.**</p> <p>** Subject to certain limitations.</p>

Save time with convenient and secure banking options



RBC Online Banking – Stay up to date. Check balances, schedule bill payments, view your transaction history and track your spending 24/7.



RBC Mobile app – Bank on the go. Pay a bill, check balances, send money, deposit a cheque and more – all from your mobile phone.

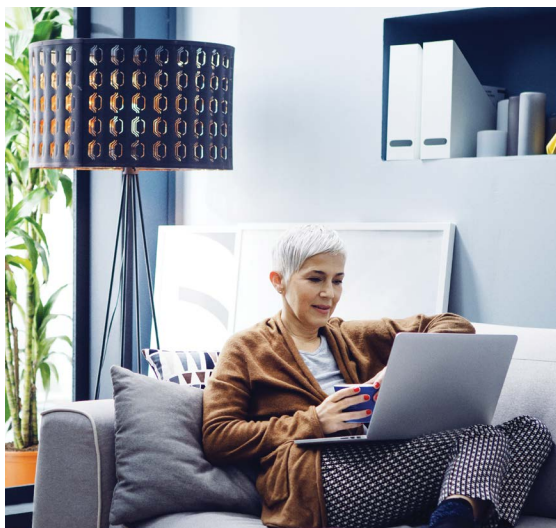


Helpful Tip:

e is for Easy

New – Now everyone has access to eStatements. These are exactly what you receive in the mail, only they're available immediately in Online Banking, and you can see up to 7 years of your activity. See how easy it can be.

Visit www.rbc.com/eisforeasy to try eStatements today.



Enhancements at RBC – available to all banking clients



Stay in control – Now you can lock and unlock any misplaced RBC credit card through the RBC Mobile app.¹

Learn more at

www.rbc.com/creditcardlock



Stay connected to your money – NOMI™ provides timely and personalized insights based on your spending and saving habits so you can make better financial decisions. Only on the RBC Mobile app.

Learn more at

www.rbc.com/meetnomi



Save 3¢ per litre on gas now!²

Just link your RBC debit card to your Petro-Points[‡] card today and start saving at Petro-Canada[‡].

www.rbc.com/petro-canada



Some of these changes may not apply to you. We value your business and if you have questions regarding these changes, or you would like to review your current personal banking requirements to make sure you have the right combination of services to meet your needs, we would be happy to discuss the options that are right for you. Should these changes no longer meet your needs, you have the option to close your account or cancel your contract without cost, penalty or cancellation indemnity by notifying us no later than July 2, 2019 and by paying any balance you may owe us. If you use an account or have funds on deposit in the account after the effective date (June 1, 2019) it will mean you have agreed to the change.

For more information:

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



Note: Fees shown apply to both Canadian and U.S. dollar accounts, unless otherwise noted. U.S. fees are payable in U.S. currency. Taxes are extra where applicable.

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

¹ RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.

² To participate in this offer, you must have an RBC debit or credit card which is issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("Eligible RBC Card"). RBC business clients will only be able to link up to two (2) Eligible RBC Cards that are business credit cards and one Eligible RBC Card that is a debit card to a Petro-Points card. Your card means an Eligible RBC Card that is linked to a Petro-Points card. You must be enrolled in RBC Online Banking in order to link your Eligible RBC Card to your Petro-Points card. Card linking may take up to two (2) business days to process before savings and bonus points can be applied to purchases. Each time you use your linked Eligible RBC Card to purchase any grade of gasoline, including diesel, at a retail Petro-Canada location, you will save three cents (\$0.03) per litre at the time of the transaction.