

Important updates

Service fee
and account changes

Personal banking products
and services

Effective August 3, 2026



Effective August 3, 2026, there will be changes to RBC Royal Bank® personal banking products and services. Some of these changes may not apply to you, depending on the products or services you hold.

There will also be changes to the terms and conditions of your Personal Deposit Account Agreement, Overdraft Protection Agreement, and Client Card Agreement.

If you have questions regarding these changes or if you would like to review your current personal banking products and services to make sure you have the right combination to meet your needs, we would be happy to discuss the options that are right for you.

Should any of these products/services no longer meet your needs, you have the option to close your account(s) or cancel your contract without additional cost, penalty or cancellation indemnity by notifying us, repaying any balance you may owe us and/or arranging for a transfer of your account holdings, as applicable, by September 3, 2026. **If you do not close your account(s) by September 3, 2026, it will mean you have agreed to the changes that apply to your account(s).**

For more information:

- Call us at 1-800 ROYAL® 1-1 (1-800-769-2511)
- Visit us at any RBC Royal Bank branch

RBC Private Banking or RBC Private Banking Premier clients:

- Contact your Private Banker or Premier Banking Advisor

Personal banking service fee and account changes

The following changes apply to the account types specified.

Safe Deposit Box Rental Fee ¹		
Description	Current Fee	Effective August 3, 2026
Small Safe Deposit Box*	\$60.00	\$80.00
Medium Safe Deposit Box*	\$110.00	\$135.00

**Clients with an RBC VIP Banking® account will continue to receive \$60 annual discount on one (1) linked Safe Deposit Box.*

Note: Safe deposit box rental fees are billed annually in January. Applicable sales taxes will be applied to the net annual safe deposit box rental cost (GST, HST or QST).

Save on fees with eStatements

Switch to eStatements today and enjoy the convenience of accessing your statement anytime via RBC Online Banking² and the RBC Mobile App². With RBC eStatements, you have **free access** to seven years of historical statements³ and cheque images.

Paper Statements without Cheque Images

Account Type	Current Fee	Effective August 3, 2026
RBC Advantage™ Banking	\$2.25+,-	\$3.00+,-
RBC Signature No Limit Banking® RBC No Limit Banking® RBC Staff Banking	\$2.25+	\$3.00+
U.S. Personal Account	Free	\$3.00+
RBC Day to Day Savings® RBC Enhanced Savings®	\$2.25	\$3.00
RBC High Interest eSavings® Account RBC US High Interest eSavings® Account	Free	\$3.00

Paper statement fees for accounts not listed above will remain unchanged. Paper statement fees will not apply to: RBC VIP Banking and VIP Companion Accounts; RBC Private Banking and RBC Private Banking Companion Accounts, RBC Private Banking Premier and RBC Private Banking Premier Companion Accounts, RBC Leo's Young Savers Account and RBC Day to Day Banking account. Excludes RBC High Interest eSavings Account, and RBC US High Interest eSavings Account.

**Free for: Seniors; ~RBC Advantage Banking with Newcomer fee waiver; RBC Advantage Banking for Students® (including 24 years and under).*

Paper Statements with Cheque Images

Account Type	Current Fee	Effective August 3, 2026
RBC Day to Day Banking® RBC Advantage Banking RBC Signature No Limit Banking RBC No Limit Banking	\$2.50+	\$3.50+
U.S. Personal Account RBC Staff Banking RBC No Limit Banking for Students® RBC Student Banking® RBC Leo's Young Savers Account® RBC Day to Day Savings RBC Enhanced Savings RBC High Interest eSavings Account	\$2.50	\$3.50
RBC US High Interest eSavings Account	Free	\$3.50
Royal Trust Account: Daily Interest Savings (Discontinued) Royal Trust Account: T-Bill Savings (Discontinued)	\$2.50	\$3.50

Paper statement fees for accounts not listed above will remain unchanged. Paper statement fees will not apply to: RBC VIP Banking and VIP Companion Accounts; RBC Private Banking and RBC Private Banking Companion Accounts, RBC Private Banking Premier and RBC Private Banking Premier Companion Accounts. Excludes RBC High Interest eSavings Account, and RBC US High Interest eSavings Account.

**Free for Seniors.*

Value Program

Enrollment in the Value Program is available to all clients with an Eligible Personal Deposit Account.⁴ This change will make it easier to receive a rebate on your monthly account fee. See program changes below.

When you enrol your bank account, you may be entitled to a partial or full rebate on your monthly fee if you meet the following criteria:

- 1) Have eligible product holdings (no change)
- 2) Use your account to complete the following monthly activities:

Current	Effective August 3, 2026
At least 2 of the following activities: <ul style="list-style-type: none">• Direct deposit⁵• Pre-authorized payment⁶• Eligible bill payment*	At least 1 of the following activities: <ul style="list-style-type: none">• Direct deposit⁵• Pre-authorized payment⁶• Eligible bill payment*

**Must be completed through either RBC Online Banking, the RBC Mobile app, an RBC ATM, or RBC Telephone Banking Services. Excludes any bill payment made (i) in person at an RBC Royal Bank branch with an RBC Advisor, (ii) to an RBC credit card account, or (iii) using an RBC Virtual Visa[†] Debit associated with your Enrolled Account.*

Monthly Fee Rebate available through the Value Program

Enrolled Account or Enrolled Account + 1 Product Category	\$0 Rebate
Enrolled Account + 2 Product Categories	\$6 or up to the maximum of your Enrolled Account's Monthly Fee if it's less than \$6 ⁷
Enrolled Account + 3 Product Categories	\$12.95 or up to the maximum of your Enrolled Account's Monthly Fee if it's less than \$12.95 ⁷

There is no cost to join the program. For program Terms & Conditions please visit [rbc.com/valueprogramterms](https://www.rbc.com/valueprogramterms).

The terms and conditions of your Personal Deposit Account Agreement, Overdraft Protection Agreement, and Client Card Agreement are changing effective August 3, 2026. For copies of the revised agreements, see the Personal Deposit Accounts Disclosures and Agreements here as of August 3, 2026: [rbc.com/importantdocs](https://www.rbc.com/importantdocs).

Canada Deposit Insurance Framework:

For more information please see the CDIC brochure available in our branches or visit [cdic.ca/your-coverage](https://www.cdic.ca/your-coverage).

Protect and manage your money



Do your banking in one convenient place

Check your account balances, purchase foreign currency, view transaction history, schedule bill payments, plus so much more. RBC Online Banking is a safe and secure way to bank, so you can be confident your money is protected at all times. Enrol in RBC Online Banking today at [rbc.com/onlinebanking](https://www.rbc.com/onlinebanking) or by visiting a local branch.



Protect your money from fraud and scams

Your best defense against fraud and scams is knowing what to do, and we're here to help. To protect yourself and your accounts, visit [rbc.com/cyber](https://www.rbc.com/cyber) to learn more.

Have questions? We're here to help.

- Call us at 1-800 ROYAL® 1-1 (1-800-769-2511)
- Visit us at any RBC Royal Bank branch.

RBC Private Banking or RBC Private Banking Premier clients:

- Contact your Private Banker or Premier Banking Advisor.



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.

- ¹ All fees are payable in Canadian dollars regardless of the currency of the payment, unless otherwise stated. Additional fees and charges may be deducted from the payment amount by the receiving financial institution and/or intermediaries. Fees and charges may vary for wire payment services in other channels such as RBC Express[®] online banking.
- ² RBC Online Banking is operated by Royal Bank of Canada. The RBC Mobile app is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.
- ³ Electronic statements will not be presented in a consolidated format as each of your accounts will have its own eStatement.
- ⁴ If you hold any one of the following eligible Personal Deposit Account types (each an "Eligible Account"), your Eligible Account(s) may be enrolled in the Program. You must enrol your Eligible Account(s) in the Program to receive the benefits of the Program that are applicable to your Eligible Account(s). Eligible Accounts include: RBC Day to Day Banking, RBC Advantage Banking, RBC Signature No Limit Banking, RBC VIP Banking, RBC Day to Day Savings, RBC Enhanced Savings, RBC High Interest eSavings, RBC No Limit Banking (discontinued), RBC Student Banking (discontinued), RBC No Limit Banking for Students (discontinued), RBC Staff Banking.
- ⁵ Set up or transfer the full amount of one of your automated recurring payroll or pension direct deposits directly to your Enrolled Account. The direct deposit cannot be split between different Enrolled Accounts. We reserve the right to determine in our sole discretion what is considered a qualifying payroll or pension deposit and whether the deposit has or has not been split.
- ⁶ Pre-authorized payments (PAPs) refer to, for example, a pre-authorized bill payment to a service provider such as a utility bill or gym membership, or a preauthorized payment to an RBC mortgage, loan, Royal Credit Line[®], or an automated contribution to an RBC investment account from your Enrolled Account. For the avoidance of doubt, any PAP completed using an RBC Virtual Visa Debit associated with your Enrolled Account is ineligible for the Program's benefits determination and will not be counted.
- ⁷ Refer to the Disclosures for your Enrolled Account's standard Monthly Fee.

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