



RBC Royal Bank

## **UPDATE to the Booklet entitled RBC Royal Bank® Disclosures and Agreements related to Personal Deposit Accounts effective August 19, 2015**

Revised provisions apply to the RBC Day to Day Banking®, US Personal Account®, RBC Leo's Young Savers Account®, RBC Student Banking®, RBC Day to Day Savings®, RBC Enhanced Savings®, RBC High Interest eSavings® and RBC US High Interest eSavings® Accounts effective June 1, 2015. As a result, the following provisions in the booklet entitled "RBC Royal Bank Disclosures and Agreements related to the Personal Deposit Accounts effective June 1, 2015" (the Booklet) have been changed.

Regarding the RBC Day to Day Banking and US Personal Account, on page 15 of the Booklet, footnote 2 has been deleted and replaced with the following:

<sup>2</sup> **Debit Transactions in the Day to Day Banking and U.S. Personal Accounts:** RBC Virtual Visa Debits, RBC Royal Bank loan payments, RBC Royal Bank mortgage payments, pre-authorized and self-serve RBC Royal Bank credit card payments and contributions to RBC investment accounts (such as GICs, Royal Mutual Funds, Registered Savings Plans, Registered Education Savings Plans, Registered Disability Savings Plans and Tax-Free Savings Accounts) from your RBC Day to Day Banking Account or U.S. Personal Account are free of charge. All other Debit Transactions from these Accounts are counted as Debit Transactions towards the free monthly Debit Transactions included in the Account, and give rise to an Excess Debit Transaction Fee, if the total free monthly Debit Transactions are exceeded.

Regarding the RBC Day to Day Savings, RBC Enhanced Savings, RBC High Interest eSavings, and RBC US High Interest eSavings Accounts, on page 22 of the Booklet, footnote 1 has been deleted and replaced with the following:

<sup>1</sup> **Debit Transactions in Savings Accounts:** RBC Virtual Visa Debits, RBC Royal Bank loan payments, RBC Royal Bank mortgage payments, pre-authorized or self-serve RBC Royal Bank credit card payments,

contributions to RBC investment accounts (such as GICs, Royal Mutual Funds, Registered Savings Plans, Registered Education Savings Plans, Registered Disability Savings Plans and Tax-Free Savings Accounts) and electronic self-serve fund transfers from your savings Account to any Account in your name are free of charge. All other Debit Transactions from any Savings Account are counted as Debit Transactions in the Account and give rise to an Excess Debit Transaction Fee, if any free monthly Debit Transaction is exceeded.

Regarding the RBC Leo's Young Savers and RBC Student Banking Accounts, on page 26 of the Booklet, footnote 1 has been deleted and replaced with the following:

**<sup>1</sup> Debit Transactions in RBC Leo's Young Savers Account and RBC Student Banking Account:** RBC Virtual Visa Debits, RBC Royal Bank loan payments, RBC Royal Bank mortgage payments, pre-authorized and self-serve RBC Royal Bank credit card payments and contributions to RBC investment accounts (such as GICs, Royal Mutual Funds, Registered Savings Plans, Registered Education Savings Plans, Registered Disability Savings Plans and Tax-Free Savings Accounts) from the RBC Leo's Young Savers Account or RBC Student Banking Account are free of charge. All other Debit Transactions from these Accounts are counted as Debit Transactions towards the free monthly Debit Transactions included in the Account, and give rise to an Excess Debit Transaction Fee, if the total free monthly Debit Transactions are exceeded.

With respect to the section "MultiProduct Rebate on Monthly Fee", the following paragraph has been added to the end of page 37 of the Booklet:

If you have joint eligible banking Accounts and your MultiProduct Rebate does not appear on your Account statement at the end of any Monthly Cycle for which you hold the eligible products, please notify us immediately and we will arrange for the rebate to be applied. We will not be liable for any MultiProduct Rebate for which you may have been eligible before you notified us.

In all other respects the provisions of the Booklet remain the same.



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