

Important updates

Service fee
and account changes

Personal banking products
and services

Effective August 1, 2023



Personal banking and savings service fee and account changes

These changes only apply to the account types specified:

RBC Signature No Limit Banking® Account	
Current	Effective August 1, 2023
Free RBC® style personalized cheques ¹	No charge for RBC style personalized (100 single or 50 duplicate) cheques ordered before November 1, 2023. For cheques ordered on or after November 1, 2023, no charge for your first order of RBC style personalized (100 single or 50 duplicate) cheques. A fee ² applies to all cheques ordered thereafter.

RBC Advantage™ Banking Account	
Current	Effective August 1, 2023
No charge for your first order of RBC style personalized (100 single or 50 duplicate) cheques; a fee for all cheques ordered thereafter ² applies.	No charge for your first order of RBC style personalized (100 single or 50 duplicate) cheques by November 1, 2023. A fee applies ² for all cheques ordered after November 1, 2023.

RBC Day to Day Banking® Account	
Current	Effective August 1, 2023
1) 12 included Debit Transactions per month, and 2) Up to 9 additional Debit Transactions per month for each automated payroll credit to your Account	12 included Debit Transactions per month ³
<i>Note: Eligible transit-related Debit Transactions are not counted toward the included Debit Transactions per month.⁴</i>	

The terms and conditions of your account(s) are changing. Please see [rbc.com/servicefeechanges](https://www.rbc.com/servicefeechanges) after August 1, 2023 for more information.

Changes to the Canada Deposit Insurance Framework:

For more information please visit [cdic.ca/your-coverage/](https://www.cdic.ca/your-coverage/).

RBC U.S. Personal Account®	
Current	Effective August 1, 2023
1) 6 included Debit Transactions per month, and 2) Up to 9 additional Debit Transactions per month for each automated payroll credit to your Account	6 included Debit Transactions per month ³

All personal banking Client Card holders, excluding Private Banking & Premier Banking Client Card holders	
Current	Effective August 1, 2023
Client Card replaced at no charge.	One Client Card replaced for free per calendar year. \$5.00 replacement fee applies to each additional Client Card replacement per calendar year. ⁵

¹ RBC style personalized cheques can be ordered only through an authorized third party cheque printing service provider and may be ordered in books containing 100 single or 50 duplicate cheques.

² The price of personalized cheques is set by an authorized third party and ranges in price, depending on several factors, such as the colour, style, customizations and other add-ons selected by you.

³ The Excess Debit Transaction Fee of \$1.25 will apply for each Debit Transaction in excess of your included Debit Transactions per month.

⁴ The following debits will not count toward the number of included Debit Transactions per Month: Point of Sale Purchases made at public transit authority merchants classified by the Interac[‡] "Merchant Category Code" (MCC) as "Local and Suburban Commuter Passenger Transportation, including ferries", Interac e-Transfer[†] transactions; RBC Virtual Visa Debits; Third Party Payments; preauthorized or self-service payments made to any RBC credit card; payments to your RBC Royal Bank personal loan, Royal Credit Line®, RBC residential mortgage or RBC Homeline Plan®; contributions made to RBC investments/investment accounts such as Guaranteed Investment Certificates (GICs), Registered Retirement Savings Plans (RRSPs), Registered Education Savings Plans (RESPs), Registered Disability Savings Plans (RDSPs), Tax-Free Savings Accounts (TFSA), Royal Mutual Funds.

All other debits, including those Point of Sale Purchases for which the merchant may offer public transit services but are not categorized under Interac's "Local and Suburban Commuter Passenger Transportation, including ferries" MCC, will count towards the number of included Debit Transactions and will result in an Excess Debit Transaction Fee if you go over the number of included debits per Month.

Our focus on making banking easier



Never worry about a lost card

Easily lock a misplaced RBC debit or credit card in the RBC Mobile⁶ app.

Learn more at [rbc.com/cardlock](https://www.rbc.com/cardlock)



Manage your money the easy way

The RBC Mobile app, with the built-in intelligence of NOMI[®], keeps you connected to your money⁷ by breaking spending into helpful categories, alerting you to upcoming payments and helping you budget and save your money.

Set up RBC Alerts to get email or text notifications when your balance is low or when a withdrawal or deposit is made.

Learn more at [rbc.com/mobile](https://www.rbc.com/mobile)



Insight into your finances

See how you can work towards your goals and manage your money in real-time with MyAdvisor^{®8}. It's a free digital advice service, exclusively available to RBC clients, that helps build a personalized savings plan. Meet with an advisor and grow your investments.

Learn more at [rbc.com/myadvisor](https://www.rbc.com/myadvisor)

⁵ The replacement fee does not apply if the replacement of your Client Card is due to returned mail, a name change, if you are the victim of fraud or if a previously requested replacement Client Card was damaged or defective (for example, chip not working, Interac Flash[‡] functionality not working, ATM destroys card).

To replace your card immediately, visit any RBC Royal Bank branch. You will need to provide two pieces of valid personal identification, at least one of which must be photo identification. Alternatively, you can also request a new Client Card by sending us a message through the Online Banking secure Message Centre. Your new Client Card will be mailed to you within 10 days. Keep your current Client Card until you receive your replacement. Once you have used your new Client Card, you should destroy the old one.

⁶ RBC Mobile is provided by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc. You will need to be enrolled in RBC Online Banking to use the RBC Mobile app. RBC Online Banking is provided by Royal Bank of Canada.

⁷ The NOMI Find & Save Service will transfer funds from your designated source account to your NOMI Find & Save Account. The source account must be an eligible Royal Bank of Canada Canadian personal chequing account.

⁸ You can add your non-RBC accounts to MyAdvisor for your complete financial picture. Financial planning services and investment advice are provided by Royal Mutual Funds Inc. (RMFI). RMFI, RBC Global Asset Management Inc., Royal Bank of Canada, Royal Trust Corporation of Canada and The Royal Trust Company are separate corporate entities which are affiliated. RMFI is licensed as a financial services firm in the province of Quebec.

Everyday convenience, everyday rewards

We are always looking for ways to provide better experiences for our clients. Through consistent innovation, exciting collaborations and added benefits, we aim to deliver value, convenience and the tools that will give you confidence in your financial future. Here's a reminder of some important features that may be associated with your account:



RBC Vantage™ – Powerful benefits every day with an RBC personal bank account. Unlock savings and rewards and get more for the things you do every day – all at no additional cost. Learn more at rbc.com/vantage



Earn Avion® points with your bank account – Shop online or in-store and get Avion points when you pay with an eligible account enrolled in the Value Program™⁹.



Save cash on gas – Save 3¢/L on gas at Petro-Canada[‡] every time you pay using your linked RBC card.¹⁰ Learn more at rbc.com/petrocanada



Save money you didn't even know you had – NOMI Find & Save^{®7}, in the RBC Mobile app, learns your spending patterns to find your extra dollars it thinks you won't miss and automatically moves them to a savings account.



Effective August 1, 2023, 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. We value your business, and if you have questions regarding these changes or if you would like to review your current personal banking requirements to make sure you have the right combination of products/services 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 1, 2023. If you do not close your account(s) by September 1, 2023, 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, or your Private Banking Centre if you're a Private Banking or Premier Banking client



⁹ By enrolling an eligible RBC personal bank account in the RBC Value Program, holding eligible additional RBC products ("Product Categories", as more particularly described below) and completing certain activities from your enrolled account each month (as more particularly described below), you may be entitled to receive a partial or full rebate of your enrolled account's standard monthly fee. Eligible Product Categories include RBC personal credit cards, personal investments, residential mortgages and linked small business relationships. Multiple products in a single Product Category will be considered one Product Category. In addition to having eligible Product Categories, you must also perform any two (2) or more of the following specified account activities in the previous calendar month to or from your enrolled account: a monthly direct deposit, a monthly pre-authorized payment or an eligible bill payment made at a minimum once per month. An eligible bill payment means a bill payment completed through either RBC Online Banking, the RBC Mobile app, an RBC ATM or RBC Telephone Banking Services, and 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. Conditions apply. For complete details please see the Value Program Terms and Conditions available at rbc.com/valueprogramterms.

¹⁰ 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) ("RBC Card"). RBC Business Clients will only be able to link up to two (2) Business Credit Cards and one (1) Business Debit Card to a Petro-Points[‡] card. Any/every/your card means an RBC Card that is linked to a Petro-Points card. A linked RBC Member means you have an RBC debit or credit card issued by Royal Bank of Canada (excluding RBC commercial credit cards) ("RBC Card") that is linked to a Petro-Points card. You must be enrolled in RBC Online Banking or the RBC Mobile app in order to link your 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. A Linked RBC Card means an RBC Card linked to a Petro-Points Account. Your Linked RBC Card acts as your Petro-Points card. You will automatically earn Petro-Points when you pay for qualifying purchases with your Linked RBC Card at Petro-Canada locations and you do not need to swipe your Petro-Points card before you pay. You can redeem your Petro-Points at Petro-Canada using your Linked RBC Card. Each time you use your Linked RBC Card to purchase any grade of gasoline, or diesel, at a Petro-Canada location, you will save three cents (\$0.03) per litre at the time of the transaction.

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