

RBC High Interest eSavings Account eSavings Bonus Offer Terms and Conditions

DEFINITIONS

"you", "your" mean the owner of any RBC High Interest eSavings[®] Account ("**eSavings Account**");

"we", "us", "our", the "Bank" mean Royal Bank of Canada or any of our deposit taking subsidiaries in Canada where you have opened an eSavings Account;

"eSavings Bonus Offer" is the promotional offer we make for the eSavings Account in these Terms and Conditions;

"Bonus Interest Rate" is the increment over the Regular Interest Rate in the eSavings Account. At the start of the Promotional Period (June 1, 2017), the annual Bonus Interest Rate was 1.50%.

"Deposit Account" means any personal deposit account in Canadian dollars you have opened with us, including the eSavings Account;

"Deposit Window" is the period from June 1, 2017 to August 1, 2017;

"Deposit Window Balance", with respect to any day during the Deposit Window, is the least of the following amounts:

- (a) the End of Day eSavings Balance on that day minus the End of Day eSavings Balance on May 31, 2017;
- (b) the End of Day Net Balance on that day minus the End of Day Net Balance on May 31, 2017; or
- (c) \$1,000,000.00;

"End of Day eSavings Balance" means the balance in all eSavings Accounts at the end of any business day held by you in sole and joint ownership;

"End of Day Net Balance" means the combined balances in all Deposit Accounts at the end of any business day held by you in sole and joint ownership;

"Post Deposit Window" is the period from August 2, 2017 to December 1, 2017;

"Post Deposit Window Balance", with respect to any day during the Post Deposit Window, is the least of the following amounts:

- (a) the lowest End of Day eSavings Balance recorded during the Post Deposit Window minus the End of Day eSavings Balance on May 31, 2017;
- (b) the lowest End of Day Net Balance recorded during the Post Deposit Window minus the End of Day Net Balance on May 31, 2017; or
- (c) \$1,000,000.00;

"Promotional Interest Rate" is the Bonus Interest Rate plus the Regular Interest Rate. If on June 1, 2017, the Regular Interest Rate was 0.50% per annum and the Bonus Interest Rate was 1.50% per annum, the Promotional Interest Rate was 2% per annum;

"Promotional Period" is the period from June 1, 2017 to December 1, 2017;

"Regular Interest Rate" is the interest rate for the eSavings Account posted on our RateSetter. On June 1, 2017, the Regular Interest Rate was 0.50% per annum and is subject to change without notice;

A. ELIGIBILITY

To be eligible for this eSavings Bonus Offer, you must have an eSavings account and new funds (from non-RBC sources) must be introduced to the Bank by way of deposit to your eSavings Account, during the Deposit Window.

B. DEPOSIT WINDOW

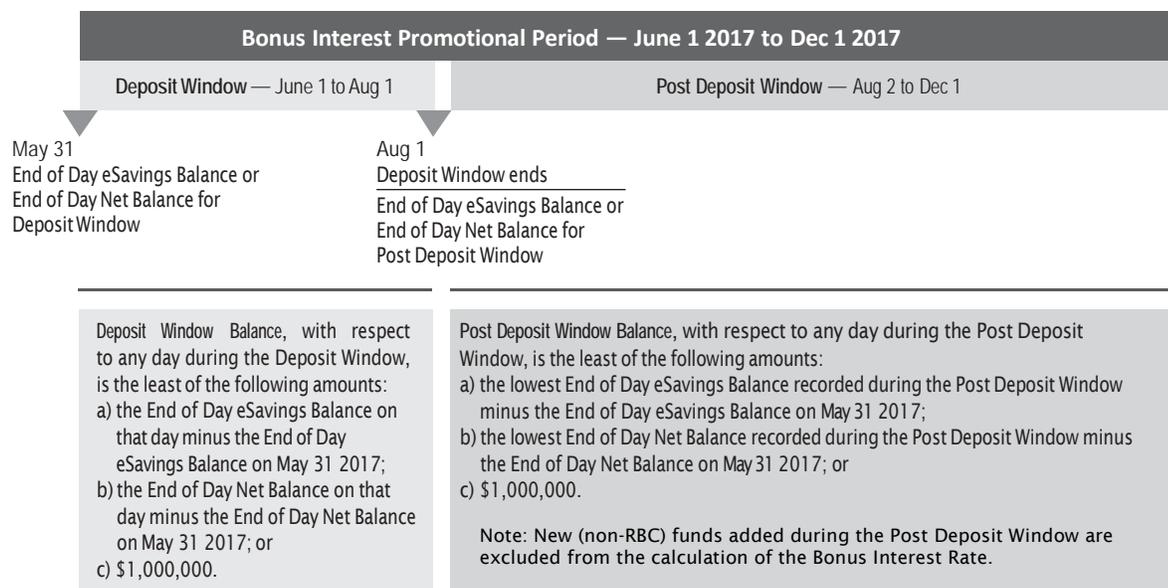
On each day during the Deposit Window, you will earn interest on the Deposit Window Balance at the Promotional Interest Rate. Interest is calculated daily and interest at the Regular Interest Rate paid monthly. Interest at the Bonus Interest Rate will be paid after the expiry of the Promotional Period.

C. POST DEPOSIT WINDOW

On each day during the Post Deposit Window, you will earn interest on the Post Deposit Window Balance at the Promotional Interest Rate. Interest is calculated daily and interest at the Regular Interest Rate paid monthly. Interest at the Bonus Interest Rate will be paid after the expiry of the Promotional Period. New funds (from non-RBC sources) deposited during the Post Deposit Window are excluded from the calculation of the Bonus Interest Rate.



Illustration:



D. EXCLUSIONS

- The following are not eligible and are excluded from this eSavings Bonus Offer:
 - any Deposit Account in U.S. dollars, including the RBC US High Interest eSavings® Account;
 - any eSavings Account with more than three co-owners; and
 - any Deposit Account with ownership in the name of an "Estate of ...".
- If the account ownership of any eSavings Account changes during the Promotional Period, including the addition of a co-owner, the eSavings Account will not be eligible for this eSavings Bonus Offer.
- If the account ownership of any Deposit Account changes during the Promotional Period (including the addition of a co-owner to any Deposit Account), the Deposit Account will not be eligible for this eSavings Bonus Offer.
- If the eSavings Account is closed during the Promotional Period for any reason, the Promotional Interest Rate will not be paid and the eSavings Bonus Offer will not apply.

E. LIMITATIONS

- We may change the eSavings Bonus Offer and these Terms and Conditions at any time without giving you notice. The posting of the current Terms and Conditions at www.rbc.com/esavings shall be deemed sufficient notice of them to you, if required.
- In the event of a conflict between these Terms and Conditions and the content of any document, brochure or promotional material advertising the eSavings Bonus Offer, these Terms and Conditions shall prevail. You may always view the current Terms and Conditions by visiting www.rbc.com/esavings or you may call 1-800 ROYAL® 1-2 to request a current copy.
- We reserve the right, in our sole discretion, to suspend, disqualify, limit or revoke the eSavings Bonus Offer to any person or account holder we find or believe to be manipulating or otherwise abusing the process, fairness, integrity or operation of the eSavings Bonus Offer.
- Your personal deposit accounts with us must be in good standing and not overdrawn in order for you to participate in the eSavings Bonus Offer.

