

# RBC Advantage Banking

October 1, 2019



## Addendum Introduction

This document is an addendum to the “RBC Royal Bank Personal Deposit Accounts Disclosures and Agreements” booklet, which contains the terms and conditions governing all our Accounts including the RBC Advantage Banking Account, to the extent that it is not incompatible with this document.

## Account Features and Fees

Account Features	RBC Advantage Banking
Monthly Fee <sup>1</sup>	\$11.95 <sup>2,3</sup>
Earns Deposit Interest <sup>4</sup>	No
Included Debit Transactions per Month	Unlimited
Excess Debit Transaction Fee	–
Interac <sup>‡</sup> Access Fee	Free
PLUS <sup>‡</sup> Access Fee in Canada or U.S.	\$3.00 ea.
PLUS Access Fee outside Canada or U.S.	\$5.00 ea.
Cross Border Debit <sup>5</sup>	\$1.00 ea.
Interac e-Transfer <sup>‡</sup> Transaction <sup>6</sup>	Free <sup>7</sup>
Drafts	\$8.50 ea.
Self-Serve Stop Payment <sup>8</sup>	\$12.50 ea.
Assisted Stop Payment <sup>9</sup>	\$25.00 ea.
Mini RBC <sup>®</sup> ATM Statement Request	\$0.75 ea.
Full RBC ATM Statement Request	\$1.50 ea.

## Other Account Benefits and Special Considerations

### RBC Advantage Banking

As an RBC Advantage Banking Account owner, you will receive, subject to eligibility:

- enrollment in the Client Value Program  
refer to “Client Value Program” terms and conditions for details.
- 1 NSF (Non-Sufficient Funds)<sup>10</sup> Fee rebated every calendar year<sup>11</sup>
- no charge on your first order of personalized cheques<sup>12</sup>

## Rebates and Discounts

### Monthly Fee Waiver for Students

As a full-time student<sup>13</sup> over the age of majority in the province where you live, you may qualify to have the Monthly Fee fully waived if you advise us of your student status on your RBC Advantage Banking Account. It is your responsibility to notify us of changes to your student status or your graduation date throughout the period that you are receiving the Monthly Fee Waiver for Students on the RBC Advantage Banking Account.

If the Account is owned jointly, the person who is the student must be listed as the Primary Account Owner.

Based on the graduation date you provide to us, your student status will expire with us and we will begin charging you the Monthly Fee for the RBC Advantage Banking Account.

### Monthly Fee Rebate for Seniors

If you are 65 years old or older, you may qualify to have the Monthly Fee partially rebated on your RBC Advantage Banking Account.

You do not have to apply for the Seniors Rebate; it will automatically apply. Only one Monthly Fee rebate per account owner will apply. If you qualify for multiple Monthly Fee rebates, we will apply the rebate with the greater discount. Rebate eligibility is determined on the last day of your Monthly Cycle.

Banking Account	Monthly Fee	Seniors Rebate	Monthly Fee After Rebate
RBC Advantage Banking	\$11.95	– \$4.00	\$7.95

<sup>1</sup> The Monthly Fee is charged on the last day of the Month of your Account's Monthly Cycle. If the last day is a non-Business Day, the fee is charged the previous Business Day. However, if the last day of your account's Monthly Cycle is a non-Business Day and falls at the beginning of the calendar month, then the Monthly Fee is collected the next Business Day.

<sup>2</sup> Refer to Monthly Fee Waiver for Students.

<sup>3</sup> Refer to Monthly Fee Rebate for Seniors.

<sup>4</sup> For Deposit Interest information refer to our RATEsetter.

<sup>5</sup> In addition to the fee for making a Cross Border Debit, the purchase amount will be subject to foreign exchange rates at the time of purchase. Transactions are converted to Canadian dollars at an exchange rate 2.5% over the Interbank Spot Rate as defined by Interac Corp.

<sup>6</sup> *Interac* e-Transfer Transactions expire 30 days after they are sent and cannot be claimed by the recipient after this time. You have 15 days after the *Interac* e-Transfer Transaction is sent to cancel without charge. A \$5.00 *Interac* e-Transfer Transaction Reclaim Fee is charged when a recipient does not accept it before it expires or the sender does not cancel the transaction before the 15 day cancellation period.

<sup>7</sup> There is a limit of 999 free *Interac* e-Transfer Transactions per Month per Account; for every *Interac* e-Transfer Transaction over the limit, you will be charged \$1.00.

<sup>8</sup> A Self-Serve Stop Payment is requested through Online Banking.

<sup>9</sup> An Assisted Stop Payment is requested with the assistance of an RBC representative at an RBC Royal Bank® branch or by telephone.

<sup>10</sup> NSF refers to when a cheque, pre-authorized payment or other Instruments are returned due to insufficient funds in the Account.

<sup>11</sup> You may not carry over unused NSF fee waivers from previous calendar years. You will be charged \$45.00 ea. NSF after.

<sup>12</sup> RBC Royal Bank Style Cheques only ordered through RBC's third-party authorized cheques printing service provider. Order must be placed within three years of the account opening date. The first order is for 50 personalized cheques with no special add-on cheque features and includes shipping and handling.

<sup>13</sup> To be considered a full-time student, you must attend a college, university, or other educational institution in a program at a post-secondary school level (whether in Canada or not); and during a particular semester, you must take at least 60% of the usual course load for the program in which you are enrolled. Proof of enrollment may be requested at our discretion.

