

Definitions

Changes to Definitions section effective March 6, 2026:

Section	Current booklet version (08/2025)	Effective March 6, 2026
Definitions (page 19 and 20)	Not Available	Non-Sufficient Funds Fee (NSF Fee) means the fee charged to your Account when an Instrument is rejected/returned due to insufficient funds in the Account.
	Overdraft Protection Fee is the monthly fee we charge when you have been approved for and have Overdraft Protection on your Account.	Overdraft Protection Fee is the monthly fee we charge when you have been approved for and have Overdraft Protection on your Account. Effective August 7, 2025, this fee is no longer applicable to Quebec Residents. If you or any co-owner(s) of an Account are Quebec residents, your Account will not be charged the \$5.00 per month Overdraft Protection Fee. You must immediately notify us of any changes to your address.

Payment Instructions

Changes to certain Point of Sale Purchase transactions effective on February 12, 2026:

Section	Current booklet version (08/2025)	Effective February 12, 2026
13. Payment Instructions (page 28 and 29)	When you make certain Point of Sale Purchase transactions (for example gas or transit fare purchases), we may place a hold on your Available Balance for a pre-determined amount (as determined by the merchant) for up to 4 Business Days. It may take up to 8 calendar days for the purchase amount to be adjusted and the actual transaction amount related to that purchase posted to your Account. If you exceed 15 such transactions concurrently where the hold is not yet released, subsequent transactions of this type may be declined until holds are released and the number of such transactions is below 15.	<p>When you make certain Point of Sale Purchase transactions (for example gas or transit fare purchases), we may place a hold on your Available Balance for a pre-determined amount (as determined by the merchant) for up to 4 Business Days. It may take up to 8 calendar days for the purchase amount to be adjusted and the actual transaction amount related to that purchase posted to your Account. If you exceed 15 such transactions concurrently where the hold is not yet released, subsequent transactions of this type may be declined until holds are released and the number of such transactions is below 15.</p> <p>Effective February 12, 2026, for certain Point of Sale Purchase transactions where a hold was placed on your Available Balance, some merchants may seek to increase the pre-determined hold amount in order to cover your Point of Sale Purchase transaction. When this request is received, an additional hold will be placed on your Available Balance for the incremental amount if there are sufficient funds in your Account.</p>

Important updates

Addendum to Personal Deposit Accounts (PDA) Disclosures and Agreements

Effective immediately, unless otherwise indicated



Important updates to the RBC® Personal Deposit Accounts (PDA) Disclosure and Agreements booklet

This document is an addendum to the Personal Deposit Accounts (PDA) Disclosure and Agreements booklet, which contains the terms and conditions governing our Accounts, services, and applicable agreements to the extent that they are not incompatible with this document. This document is available at [rbccroyalbank.com/onlinebanking/servicech.html](http://rbccroyalbank.com/onlinebanking/servicech.html) or at our RBC Royal Bank® branches.

Other Account Benefits and Special Considerations

The chart below outlines the removal of the NSF (Non-Sufficient Funds) Fee rebate in the Other Account Benefits and Special Considerations section, effective March 6, 2026.

Section	Current booklet version (08/2025)	Effective March 6, 2026
Other Account Benefits and Special Considerations (page 7 and 8)	RBC VIP Banking 1 NSF (Non-Sufficient Funds) Fee rebated every calendar year <sup>24</sup>	No longer offered on RBC VIP Banking
	RBC Signature No Limit Banking 1 NSF (Non-Sufficient Funds) Fee rebated every calendar year <sup>24</sup>	No longer offered on RBC Signature No Limit Banking
	RBC Advantage Banking 1 NSF (Non-Sufficient Funds) Fee rebated every calendar year <sup>24</sup>	No longer offered on RBC Advantage Banking
	<sup>24</sup> You may not carry over unused NSF Fee rebates from previous calendar years. You will be charged a \$45 NSF fee for each insufficient funds event after your one rebate.	No longer applicable

Additional Services and Fees

Changes for the Non-Sufficient Funds (NSF) Fee effective March 6, 2026:

Section	Current booklet version (08/2025)		Effective March 6, 2026	
Additional Services and Fees (page 14 and 15)	Service	Per Item Fee Unless stated otherwise	Service	Per Item Fee Unless stated otherwise
	Cheque, pre-authorized payment, or other Instruments rejected/ returned due to insufficient funds in the Account (NSF)	\$45.00 ea <sup>37</sup>	Cheque, pre-authorized payment, or other Instruments rejected/ returned due to insufficient funds in the Account (NSF Fee)	\$10.00 ea <sup>37</sup>

Additional Services and Fees (cont.)

Changes for the Non-Sufficient Funds (NSF) Fee effective March 6, 2026:

Section	Current booklet version (08/2025)	Effective March 6, 2026
Additional Services and Fees (page 14 and 15)	<sup>37</sup> For every instance of presentment or re-presentment of the payment Instrument.	<sup>37</sup> For every instance of presentment or re-presentment of the payment Instrument. As of March 6, 2026, we will not impose an NSF Fee: <ul style="list-style-type: none"><li>more than once within a period of two business days with respect to the same Account.</li><li>if the amount of the Instrument would cause your Account to become overdrawn by an amount of less than \$10 (or the U.S. dollar equivalent for U.S. dollar accounts).</li></ul> Instruments rejected/returned due to insufficient funds in an U.S. dollar account will be charged in U.S. currency at the \$10.00 Canadian equivalent, calculated using the foreign exchange rate as determined by RBC.

Additional Services and Fees

Changes to Overdraft Protection effective August 7, 2025:

Section	Current booklet version (08/2025)		Effective August 7, 2025	
Additional Services and Fees (page 14 and 15)	Service	Per Item Fee Unless stated otherwise	Service	Per Item Fee Unless stated otherwise
	Overdraft Protection	\$5.00 per month	Overdraft Protection	\$5.00 per month <sup>45</sup>
	Not Available		<sup>45</sup> Effective August 7, 2025, this fee is no longer applicable to Quebec Residents. If you or any co-owner(s) of an account are Quebec residents, your account will not be charged the \$5.00 per month Overdraft Protection Fee. You must immediately notify us of any changes to your address.	