

Important updates

Addendum to Personal
Banking and Savings
Accounts brochure

Effective immediately,
unless otherwise indicated



Important updates regarding some of our account features and fees

The table below outlines changes to account features listed in our **Personal Banking and Savings Accounts** brochure, which has detailed information on the features and fees of our banking and savings accounts, as well as some of the most frequently used banking services. The brochure is available at all of our RBC Royal Bank® branches and online at rbccroyalbank.com/onlinebanking/servicech.html.

Section		Current Brochure version dated 08/2025	Effective March 6, 2026
"All-inclusive bank account options" (page 6) RBC VIP Banking NSF (Non-Sufficient Funds) Rebate		First NSF Fee rebated each calendar year	No longer available
"All-inclusive bank account options" (page 7) RBC Signature No Limit Banking NSF (Non-Sufficient Funds) Rebate		First NSF Fee rebated each calendar year	No longer available
"Advantage Banking" (page 8) RBC Advantage Banking	NSF (Non-Sufficient Funds) Rebate	First NSF Fee rebated each calendar year	No longer available
	Overdraft protection monthly fee ¹⁰	\$5 per month plus applicable Overdraft Interest	\$5 per month plus applicable Overdraft Interest***
"Basic bank accounts" (page 9) RBC Day to Day Banking Overdraft protection monthly fee ¹⁰		\$5 per month plus applicable Overdraft Interest	\$5 per month plus applicable Overdraft Interest***
"Basic bank accounts" (page 10) U.S. Personal Account Overdraft protection monthly fee ¹⁰		\$5 USD per month plus applicable Overdraft Interest	\$5 USD per month plus applicable Overdraft Interest***
"Students, Youth and Young Adults" (page 11) RBC Advantage Banking Accounts for students	NSF (Non-Sufficient Funds) Rebate	First NSF Fee rebated each calendar year	No longer available
	Overdraft protection monthly fee ¹⁰	\$5 per month plus applicable Overdraft Interest	\$5 per month plus applicable Overdraft Interest***
"Savings account options" (page 13)	RBC Day to Day Savings Overdraft protection monthly fee ¹⁰	\$5 per Monthly Cycle plus Overdraft Interest if used	\$5 per Monthly Cycle plus Overdraft Interest if used***
	RBC Enhanced Savings Overdraft protection monthly fee ¹⁰	\$5 per Monthly Cycle plus Overdraft Interest if used	\$5 per Monthly Cycle plus Overdraft Interest if used***

***Effective August 7, 2025, this fee is no longer applicable to Quebec Residents.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 per month Overdraft protection fee. You must immediately notify us of any changes to your address.

¹⁰ Subject to credit approval. Overdraft interest charge applies if used. If an account is overdrawn, a deposit is required to be made at least once each month, in an amount that will cover the monthly overdraft interest.

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"Other fees and services" (pages 16 and 17) NSF fee	\$45 each	\$10 each

Note: All fees, services and deposit interest, where applicable, are debited or credited in the currency of the Account.

As of March 6, 2026, we will not impose an NSF Fee:

- more than once within a period of two business days with respect to the same Account.
- 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).

Instruments rejected/returned due to insufficient funds in an U.S. dollar account will be charged in U.S. currency at the \$10 Canadian equivalent, calculated using the foreign exchange rate as determined by RBC.



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