

RBC Vantage™



Personal banking  
and savings  
accounts



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# RBC Vantage™

### Save and earn more than ever before with an eligible RBC personal bank account.

With RBC Vantage, your personal bank account unlocks powerful benefits, such as Avion points on debit purchases,<sup>1</sup> savings on monthly account fees,<sup>2</sup> personalized offers from your favourite brands and powerful insights on how you spend and save your money – all at no additional cost. It starts by choosing the right bank account for yourself.

We're here to help you select the account that suits your needs and helps save you money – with no surprises. At RBC, you can count on getting the right advice to help you choose the right account to maximize your savings. Read on to learn more about all the great features, benefits, convenience and savings our banking packages offer you.

To compare bank accounts offered in Canada, visit the Financial Consumer Agency of Canada (FCAC) website at [canada.ca/en/services/finance/tools.html](http://canada.ca/en/services/finance/tools.html). You can find their Account Selector Tool by clicking on "Bank Account Comparison Tool".

This brochure contains detailed information on the features and fees of our banking and savings accounts, as well as some of the most frequently used banking services. If you can't find the information you're looking for in this brochure, you can always call us at 1-800-769-2511.

For business bank accounts, visit [rbccroyalbank.com/business](http://rbccroyalbank.com/business) or speak to us at one of our business banking centres.

# Account Selector tool

## Getting the right account for you

There's a quick and easy way to find the right account for your everyday banking needs. The RBC Account Selector tool asks a series of questions to best understand your banking habits, activities and preferences, and then provides you with a thoughtful recommendation based on your unique needs.

Get the most out of your bank account and know how much you can save on a monthly or yearly basis, right down to the dollars and cents.

Discover how much you can save using the RBC Account Selector tool by visiting [rbc.com/accountselector](http://rbc.com/accountselector)



Set up RBC Alerts in the RBC Mobile app or RBC Online Banking to receive email or text notifications when your balance is low or when a withdrawal or deposit is made.

# Overview of RBC bank accounts

## It's all about choice

RBC offers four main chequing accounts, so you can choose the one with all the features you need and want.

RBC chequing accounts at a glance				
	All-Inclusive Banking	Advantage Banking	Basic Banking	
Account Features	VIP*	SNL*	ADV*	D2D*
No minimum balance required	✓	✓	✓	✓
Unlimited RBC Virtual Visa <sup>‡</sup> Debit purchases	✓	✓	✓	✓
Unlimited Interac e-Transfer, <sup>‡,5</sup> self-serve transfers and public transit debits <sup>‡,3</sup>	✓	✓	✓	✓
International Money Transfer (outgoing)	✓	✓	✓	✓
Unlimited Interac <sup>‡</sup> Debit contactless payments <sup>6</sup>	✓	✓	✓	
Unlimited monthly debits	✓	✓	✓	
Non-RBC ATM withdrawals with access fees waived or rebated	✓	✓	✓	
Personalized cheques	✓	✓		
Monthly overdraft protection included	✓	✓		
Cross Border debit transactions included	✓	✓		
Drafts (in available currencies)	✓	✓		
Credit card annual fee waived or rebated	✓	✓		
Safe deposit box discounts	✓			
PLUS <sup>‡</sup> System withdrawals in Canada and U.S. with access fee refunded	✓			
Additional bank accounts (two CAD and one USD)	✓			

\* VIP = RBC VIP Banking

SNL = RBC Signature No Limit Banking

ADV = RBC Advantage Banking

D2D = RBC Day to Day Banking

# All-inclusive bank account options

## RBC VIP Banking

Get it all – enjoy convenience, savings and rewards with our most inclusive banking package.

RBC VIP Banking	
Account Features	
Debit Transactions included per monthly cycle	Unlimited
RBC Virtual Visa Debit purchases <sup>4</sup>	Unlimited
Interac e-Transfer <sup>5</sup> transactions	Unlimited
Interac Debit contactless payments <sup>6</sup>	Unlimited
Interac <sup>7</sup> Access Fee and PLUS System Access Fee <sup>7,8</sup>	All RBC fees waived
RBC Royal Bank premium credit card	Annual fee partially or fully rebated for both applicant and co-applicant <sup>9,40</sup>
Overdraft protection monthly fee <sup>10</sup>	Included – Overdraft Interest charge applies if used
Additional Companion accounts included <sup>11,40</sup>	Up to 2 additional Canadian dollar accounts plus 1 U.S. dollar account, all with their monthly fees waived
Cross Border debits <sup>8,12</sup>	Unlimited
International Money Transfer <sup>13</sup>	\$0 transfer fee
Drafts (in available currencies)	Limit of 12 free per calendar year <sup>14</sup>
Personalized cheques	Free RBC VIP style
Safe deposit box	An annual \$60 discount <sup>15,40</sup>
Stop payments	Included with operating account
Certificate of loan balance/interest paid (for tax purposes)	Waived fee
NSF (Non-Sufficient Funds) Rebate	First NSF Fee rebated each calendar year
Monthly Fee	
Monthly fee	\$30
Value Program <sup>2,40</sup>	Monthly fee rebate of up to \$12.95 if you enroll and have an eligible Personal Deposit Account, at least 2 Product Categories and perform 2 eligible account activities. For more details see the Value Program Terms & Conditions at <a href="http://rbc.com/valueprogramterms">rbc.com/valueprogramterms</a> .
Monthly fee after Seniors Rebate <sup>16</sup>	\$22.50

## RBC Signature No Limit Banking

A value-packed account, loaded with features and benefits.

RBC Signature No Limit Banking	
Account Features	
Debit Transactions included per monthly cycle	Unlimited
RBC Virtual Visa Debit purchases <sup>4</sup>	Unlimited
Interac e-Transfer <sup>5</sup> transactions	Unlimited
Interac Debit contactless payments <sup>6</sup>	Unlimited
Interac Access Fee at Non-RBC Royal Bank ATMs in Canada <sup>7</sup>	3 refunded per month; \$2 each thereafter
PLUS System Access Fee at a Non-RBC Royal Bank ATM <sup>7,8</sup>	\$3 each within Canada and the U.S. \$5 each outside Canada and the U.S.
RBC Royal Bank credit card	Up to a \$48 rebate on the annual fee <sup>17,40</sup>
Overdraft protection monthly fee <sup>10</sup>	Included – Overdraft Interest charge applies if used
Cross Border debits <sup>8,12</sup>	Up to 5 free per Monthly Cycle; \$1 each thereafter
International Money Transfer <sup>13</sup>	\$0 transfer fee
Drafts (in available currencies)	Limit of 6 free per calendar year <sup>14</sup>
Personalized cheques <sup>18</sup>	No charge for your first order of RBC style personalized cheques (100 singles or 50 duplicates). A fee <sup>19</sup> applies to all subsequent cheque orders.
NSF (Non-Sufficient Funds) Rebate	First NSF Fee rebated each calendar year
Monthly Fee	
Monthly fee	\$16.95
Value Program <sup>2,40</sup>	Monthly fee rebate of up to \$12.95 if you enroll and have an eligible Personal Deposit Account, at least 2 Product Categories and perform 2 eligible account activities. For more details see the Value Program Terms & Conditions at <a href="http://rbc.com/valueprogramterms">rbc.com/valueprogramterms</a> .
Monthly fee after Seniors Rebate <sup>16</sup>	\$12.95

# Advantage Banking

## RBC Advantage Banking

Enjoy the freedom of unlimited debit transactions with no minimum balance – ever.

RBC Advantage Banking	
Account Features	
Debit Transactions included per monthly cycle	Unlimited
RBC Virtual Visa Debit purchases <sup>4</sup>	Unlimited
Interac e-Transfer <sup>5</sup> transactions	Unlimited
Interac Debit contactless payments <sup>6</sup>	Unlimited
Interac Access Fee at Non-RBC Royal Bank ATMs in Canada <sup>7</sup>	Free
PLUS System Access Fee at a Non-RBC Royal Bank ATM <sup>7,8</sup>	\$3 each within Canada and the U.S. \$5 each outside Canada and the U.S.
Overdraft protection monthly fee <sup>10</sup>	\$5 per month plus applicable Overdraft Interest
Cross Border debits <sup>9,12</sup>	\$1 each
International Money Transfer <sup>13,33</sup>	\$0 transfer fee
Drafts (in available currencies)	\$9.95 each
Personalized cheques <sup>18</sup>	Available for a fee <sup>19</sup>
NSF (Non-Sufficient Funds) Rebate	First NSF Fee rebated each calendar year
Monthly Fee	
Monthly fee	\$12.95
Value Program <sup>2,40</sup>	Monthly fee rebate of up to \$12.95 if you enroll and have an eligible Personal Deposit Account, at least 2 Product Categories and perform 2 eligible account activities. For more details see the Value Program Terms & Conditions at <a href="http://rbc.com/valueprogramterms">rbc.com/valueprogramterms</a> .
Monthly fee after Seniors Rebate <sup>16</sup>	\$8.95
Monthly fee for Newcomers <sup>20,21</sup>	\$0 for first year

## RBC Advantage® Banking account for students

Pay no Monthly Fee on your RBC Advantage Banking account for students<sup>20</sup> if you fulfill one of the criteria below:

1. You are 24 years of age or younger (student status isn't a requirement)
2. You are a full time student<sup>22</sup> (of any age)

For more information, speak to a client service representative at any RBC branch.

# Basic bank accounts

## RBC Day to Day Banking

A basic, low-cost bank account.<sup>20</sup>

RBC Day to Day Banking	
Account Features	
Debit Transactions included per monthly cycle	12 debits of any kind, plus unlimited e-Transfers, <sup>5</sup> self-serve transfers, Public Transit, <sup>3</sup> and Virtual Visa Debit <sup>4</sup> transactions
Excess Debit Transaction Fee	\$1.25 for each debit over monthly limit
Interac Debit contactless payments <sup>6</sup>	Free within monthly debit limit*
Interac Access Fee at Non-RBC Royal Bank ATMs in Canada <sup>7</sup>	\$2 each*
PLUS System Access Fee at Non-RBC Royal Bank ATM <sup>7,8</sup>	\$3 each within Canada and the U.S.* \$5 each outside Canada and the U.S.*
Overdraft protection monthly fee <sup>10</sup>	\$5 per month plus applicable Overdraft Interest
Cross Border debits <sup>9,12</sup>	\$1 each*
International Money Transfer <sup>13,33</sup>	\$0 transfer fee
Drafts (in available currencies)	\$9.95* each
Personalized cheques <sup>18</sup>	Available for a fee <sup>19</sup>
Monthly Fee	
Monthly fee	\$4
Value Program <sup>2,40</sup>	Monthly fee rebate of up to \$4 if you enroll and have an eligible Personal Deposit Account, at least 2 Product Categories and perform 2 eligible account activities. See the Value Program Terms & Conditions at <a href="http://rbc.com/valueprogramterms">rbc.com/valueprogramterms</a> for details.
Monthly fee after Seniors Rebate <sup>16,20</sup>	\$0
Monthly fee with any Registered Disability Savings Plan (RDSP) <sup>20,23</sup>	\$0
Monthly fee for Indigenous Peoples <sup>20,24</sup>	\$0

\* Plus \$1.25 Excess Debit Transaction Fee each if over monthly debit limit

<sup>20</sup> Offered as part of the Commitment on Low-Cost and No-Cost Accounts from the Financial Consumer Agency of Canada (FCAC).



## U.S. Personal Account

A U.S. dollar account with chequing privileges.

U.S. Personal Account	
Account Features	
Debit Transactions included per monthly cycle	6 free debits
Excess Debit Transaction Fee	\$1.25 USD for each debit over monthly limit
Interac Access Fee at Non-RBC Royal Bank ATMs in Canada <sup>7</sup>	Not available
PLUS System Access Fee at a Non-RBC Royal Bank ATM <sup>7,8</sup>	Not available
Overdraft protection monthly fee <sup>10</sup>	\$5 USD per month plus applicable Overdraft Interest
Cross Border debits <sup>9,12</sup>	Not available
International Money Transfer <sup>13,33</sup>	\$0 transfer fee
Monthly Fee	
Monthly fee	\$3 USD

Note: U.S. cash can only be withdrawn at select RBC ATMs. Canadian cash can be withdrawn at any RBC ATM. Interac ATM withdrawals and Direct Payment purchases are not available.

## Students, Youth and Young Adults

As a youth or student,<sup>22</sup> you have unique banking needs. Whether you're looking for value, flexibility or the ability to save for the future, RBC offers a variety of accounts to help you get what you want.

Youth and Student Banking		
Account Features	RBC Advantage Banking for students* (and individuals 24 and under <sup>20</sup> )	RBC Leo's Young Savers Account <sup>20</sup>
Debit Transactions included per monthly cycle	Unlimited	Unlimited
RBC Virtual Visa Debit purchases <sup>4</sup>	Unlimited	Not available
Interac e-Transfer <sup>5</sup> transactions	Unlimited	
Interac Debit contactless payments <sup>6</sup>	Unlimited	Not available
Interac Access Fee at Non-RBC Royal Bank ATMs in Canada <sup>7</sup>	Free	\$2 each
PLUS System Access Fee at a Non-RBC Royal Bank ATM <sup>7,8</sup>	\$3 each within Canada and the U.S. \$5 each outside Canada and the U.S.	

Overdraft protection monthly fee <sup>10</sup>	\$5 per month plus applicable Overdraft Interest	Not available
RBC Royal Bank credit card	Up to a \$48 rebate on the annual fee <sup>25,40</sup>	Not available
Personalized cheques <sup>8</sup>	Available for a fee <sup>19</sup>	Not available
NSF (Non-Sufficient Funds) Rebate	First NSF Fee rebated each calendar year	Not available
Monthly Fee		
Monthly fee	Monthly Fee Waived	Free
Value Program <sup>2,40</sup> For more details refer to the Value Program Terms & Conditions.	\$0	Not available

<sup>^</sup> RBC Advantage Banking for students allows for a Monthly Fee waiver on our RBC Advantage Banking account. You must be 13 years of age or older to participate in the Value Program.

Note: For Leo's Young Savers Account only, clients have a choice of a deposit-only Client Card or Client Card with graduated withdrawal levels.

## Save on your banking fees and earn Avion points

### Value Program

Your personal bank account unlocks more value than ever before. The Value Program<sup>2,40</sup> is an easy way to be rewarded just for banking with RBC. Enroll, and you can save on your monthly account fees when you combine eligible RBC products and use your account for eligible transactions each month. Plus, you'll earn Avion points every time you make eligible debit purchases from your enrolled account(s).<sup>1</sup> Best of all, there's no minimum balance required.

	Monthly Fee Rebate <sup>**</sup>	Avion points
RBC Account or RBC Account + 1 Product Category*	–	1 Avion point for every \$10 (max 150 points/mo)
RBC Account + 2 Product Categories*	\$6	1 Avion point for every \$5 (max 300 points/mo)
RBC Account + 3 or more Product Categories*	\$12.95	1 Avion point for every \$3 (max 500 points/mo)

\* Eligible Product Categories include an RBC personal credit card, personal investment, residential mortgage and linked small business relationship. Multiple products in a single category will be considered one Product Category.

\*\* To earn the Monthly Fee Rebate, you must complete a minimum of two of the following account activities every month: an eligible bill payment, pre-authorized payment or direct deposit.

# Rebates and Fee Waivers

## Seniors rebate

We understand that our clients 65 years of age and over have different banking needs. That's why we offer discounts for seniors on all four of our accounts, so you can pick the account that's right for you.

Seniors Rebate		
Account	Rebate <sup>16</sup>	Monthly fee after rebate
RBC VIP Banking	\$7.50	\$22.50
RBC Signature No Limit Banking	\$4	\$12.95
RBC Advantage Banking	\$4	\$8.95
RBC Day to Day Banking <sup>20</sup>	\$4 <sup>20</sup>	\$0

Note: One Monthly Fee rebate per account owner will apply. If you qualify for multiple Monthly Fee rebates, we will apply the rebate with the greatest discount.

## Monthly Fee Waiver for Indigenous Peoples

Indigenous Peoples<sup>20,24</sup> may be eligible to have the Monthly Fee fully waived on one RBC Day to Day Banking account, pending proof of eligibility in branch. One Monthly Fee waiver per eligible account owner will apply.

## Monthly Fee Waiver for Newcomers

Newcomers to Canada<sup>20,21</sup> may be eligible to have the Monthly Fee of their RBC Advantage Banking account fully waived for the first (1) year in Canada. One Monthly Fee waiver per eligible account owner will apply.

## Monthly Fee Waiver for RDSP beneficiaries

Registered Disability Savings Plan (RDSP) beneficiaries<sup>20,23</sup> may be eligible to have the Monthly Fee fully waived on one RBC Day to Day Banking account, pending proof of eligibility in branch. One Monthly Fee waiver per eligible account owner will apply.

<sup>20</sup> Offered as part of the Commitment on Low-Cost and No-Cost Accounts from the Financial Consumer Agency of Canada (FCAC).

# Savings account options

## Maximize your savings

RBC offers savings accounts that can help you meet your financial goals. Whether you're just starting to save or have accumulated a substantial sum, we offer several great savings accounts so you can choose the one that meets your needs.

Savings Account Options				
Account Features	RBC Day to Day Savings	RBC Enhanced Savings	RBC High Interest eSavings	RBC US High Interest eSavings
Method of earning interest <sup>26</sup>	Tiered interest on every dollar saved	Tiered interest rates begin at balances of \$5,000+	An online savings account offering high interest on every dollar	
Debit Transactions included per monthly cycle <sup>3,14</sup>	1 free	1 free	1 free RBC ATM withdrawal	1 free
Account transfers	Free transfers to any RBC Royal Bank personal deposit accounts in your name			
Interac e-Transfer <sup>3</sup>	\$1*	\$1*	\$1*	Not available
Excess Debit Transaction Fee	\$2 each	\$2 each	\$5 each	\$3 each
Interac Access Fee at Non-RBC Royal Bank ATMs in Canada <sup>7</sup>	\$2 each*			Not available
PLUS System Access Fee at a Non-RBC Royal Bank ATM <sup>78</sup>	\$3 each within Canada and the U.S.* \$5 each outside Canada and the U.S.*			Not available
Overdraft protection monthly fee <sup>10</sup>	\$5 per Monthly Cycle plus Overdraft Interest if used		Not available	
Cross Border debits <sup>8,12</sup>	\$1 each*			Not available
International Money Transfer <sup>13,33</sup>	\$0 transfer fee	\$0 transfer fee	Not available	Not available
Value Program <sup>2,40</sup>	Enroll and you may be eligible to earn Avion points on certain transactions made with your savings account. For more details, refer to the Value Program Terms & Conditions available at <a href="http://rbc.com/valueprogramterms">rbc.com/valueprogramterms</a> .			Not available

\* Plus applicable Excess Debit Transaction Fee each if over monthly debit limit.

# Foreign currency account options

With the RBC Foreign Currency Account (FCA), you have the freedom to convert foreign currency when the exchange rate is favourable and hold it in your account for when you need it. You can use your FCA to receive money, manage your cash flow and make payments, with the added benefit of saving on foreign exchange fees by transacting in the same currency.

Foreign Currency Account options			
Account Features	RBC British Pound eSavings™	RBC Euro eSavings™	RBC Hong Kong Dollar eSavings™
Earns interest <sup>27</sup>	Yes		
Account Transfers <sup>28</sup>	Free transfers to any RBC Royal Bank personal deposit accounts* in your name. Foreign Exchange fees apply.		
Debit Transaction Fee for branch cash withdrawals	£0.60	€0.75	HK\$8.50
Wire fee <sup>29</sup>	For wire fees, please contact us or you may visit our website at <a href="http://rbc.com/wire-fees">rbc.com/wire-fees</a> .		

\* When making a transfer from a Foreign Currency Account to another, or from a Foreign Currency Account to RBC Direct Investing, the accounts must be in the same currency.



# Keep track of your accounts with eStatements

eStatements look similar to paper statements and offer you value, convenience and security.

## Key features and benefits of eStatements

- View an electronic copy of your bank account statement whenever you want through RBC Online Banking<sup>30</sup> or the RBC Mobile app<sup>31</sup>
- Access up to seven years of past account statements<sup>32</sup>
- View, save and print your eStatements to your own computer
- View images of your past cheques through RBC Online Banking
- Receive regular monthly notifications when your new statements are available
- Reduce paper clutter and go green

## Recordkeeping options

In addition to free balance inquiries and online banking account history inquiries, our bank accounts and savings accounts may include your choice of one of the following recordkeeping options. Paper statements may not be available for all account types. For more information, please contact your Advisor or call 1-800-769-2511.

eStatements and Recordkeeping Options	
Service	Fee
eStatements and eNotifications	Free with all accounts
Paper statement	\$2.25 per month Free for the following accounts: <ul style="list-style-type: none"> <li>■ RBC Day to Day Banking</li> <li>■ RBC VIP Banking and VIP Companion accounts<sup>33,40</sup></li> <li>■ RBC U.S. Personal Account</li> <li>■ RBC Leo's Young Savers Account</li> <li>■ RBC Advantage Banking for students</li> <li>■ RBC Advantage Banking with Newcomer fee waiver</li> <li>■ RBC Advantage Banking and RBC Signature No Limit Banking accounts held by Seniors.</li> </ul>

Paper statement with cheque images	\$2.50 per month Free for the following accounts: ▪ VIP Banking and VIP Companion accounts <sup>11,40</sup> ▪ RBC Day to Day Banking, RBC Advantage Banking, RBC Signature No Limit Banking and U.S. Personal accounts held by Seniors.
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## Other fees and services

RBC offers many other services to help manage your RBC bank account. Depending on the account you have, some of these services may be included.

Service	Fee
Provision or acceptance of Bank of Canada notes and coins	Free
Overdraft item handling	\$5 each plus Overdraft Interest (Quebec residents – your account will not be charged the \$5 fee for overdrawning your Overdraft Protection limit.)
Sending money overseas with RBC International Money Transfer <sup>33,34</sup>	\$0 transfer fee
Drafts (in available currencies)	\$9.95 each
NSF fee	\$45 each
International collection fee	0.5% of each item, subject to a minimum of \$50 and maximum of \$200 per item
Certificate of account balance/loan interest paid	RBC Royal Bank form #1660: \$5 Personalized typed letter: \$15
Automated/recurring pre-arranged fund transfer between RBC Royal Bank accounts (Canadian dollars only)	Free; applicable in-branch fund transfer fee applies
Mail confirmations if required	\$3 each
Stop payment	\$12.50 each cheque or pre-authorized payment when you complete the Stop Payment Request in Online Banking \$25 each cheque or pre-authorized payment when requested via Telephone Banking or at any RBC Royal Bank branch
Cheques written in currency other than that of the account	\$20 each in the currency of the account from which the cheque is drawn
Items returned unpaid (Chargeback)	\$7

Client Card replacement fee	
Client Card replacement fee	First Client Card issued or replaced for any reason per calendar year is free. A \$5.00 replacement fee applies to each additional Client Card replacement per calendar year. <sup>35</sup>
Account closings upon request	
Within 15 days of opening account	Free
After 15 days from account opening	\$20 per account Free if closed in person at the branch or the balance is transferred to another RBC Royal Bank account or product
Inactive account fee <sup>36</sup>	
Inactive account fee	Years 2 – 8    \$20 Year 9        \$40 A notice will be sent after years 2, 5 and 9
Safe deposit boxes <sup>35,40</sup>	
Rental fee	Starting at \$60 per year plus tax
Replacement of 1 lost key	\$25 plus applicable taxes
Replacement of 2 lost keys and the drilling of the lock	\$200 plus applicable taxes
Request printed copies of debit transaction images	
Less than 90 days old	\$5 per copy
Greater than 90 days old	\$10 per copy
Search for records, vouchers, names, accounts and "certified true copy" of transaction images	
Less than 90 days old	\$5 per item
Greater than 90 days old	\$10 per item
Multiple items	\$40 per hour; \$20 minimum
Automatic fee for providing a copy of a personal account history statement	
Less than 90 days old	\$5 per request
Greater than 90 days old	\$10 per request

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

## Outgoing wire payments

Destination	Fee
Outgoing payment within Canada or to other countries (most currencies)	Starting at \$45 (ask us for further details)
If an International Bank Account Number (IBAN) is not provided for a wire payment going to countries that use IBANS	Add \$35

Note: Fees are payable in the currency of the account. For more details, please visit [rbc.com/wire-fees](http://rbc.com/wire-fees). Additional charges may be deducted from the payment amount by the receiving financial institution or its intermediaries.

## Outgoing wire payments inquiries and tracing

Type	Fee
Not delivered as instructed	Free
Delivered as instructed	Starting at \$25 plus applicable taxes (ask us for further details)
Cancellation of or amendments to outgoing wire payments	Starting at \$25 plus applicable taxes (ask us for further details)
Inquiries/traces are subject to fees other than those collected by RBC and disclosed above. If another bank needs to be contacted, add an additional fee of \$25 plus applicable taxes.	

## Incoming wire payment

Type	Fee
Incoming wire payment from an RBC Royal Bank unit located in Canada	Free
Incoming wire payment from another financial institution located anywhere in the world (including an RBC Royal Bank unit located outside Canada)	
\$50 CAD/USD and under	Free
Over \$50 CAD/USD	\$17 CAD/USD, depending on the currency of the incoming wire payment
Credit advice of incoming wire payments and debit advice/receipt of outgoing wire payments	
Advice by mail	\$3
Advice by telephone/fax	\$5

Fees are payable in the currency of the account. For more details, please visit [rbc.com/wire-fees](http://rbc.com/wire-fees).

## RBC International Money Transfer tracing and investigations

Type	Fee
Not delivered as instructed	No charge
Delivered as instructed	\$25 minimum plus applicable taxes
Inquiries/traces are subject to fees other than those collected by RBC and disclosed above. If another bank needs to be contacted, add an additional fee of \$25 plus applicable taxes.	

Note: Cancellation or amendment of an outgoing RBC International Money Transfer is not permitted. Fees are payable in the currency of the account. For more details, please visit [rbc.com/wire-fees](http://rbc.com/wire-fees).

## Non-client services

Service	Fee
Government of Canada cheques up to \$1,750 and provincial or municipal government cheques up to \$1,500 are accepted for negotiation	No charge
In all other cases, only RBC Royal Bank cheques/items up to \$2,999.99 are accepted for negotiation	\$5 each
RBC Royal Bank credit card bill payment	No charge
Non-RBC Royal Bank Visa or Mastercard <sup>‡</sup> bill payment	\$3 each
RBC Royal Bank ATM withdrawals	\$3.50 CAD for each cash withdrawal/advance This fee is in addition to any fees your financial institution may charge.



# RBC Vantage™

## Powerful benefits every day with an RBC personal bank account

### Unlock Savings and Rewards

Save money with rebates and discounts – and get more for the things you do every day.

 **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.<sup>2</sup>

 **Save cash on gas.**  
Save 3¢/L on gas at Petro-Canada<sup>‡</sup> every time you pay using your linked RBC card.<sup>37</sup>

### Unlock Confidence

Easily access the tools you need to manage your money.

 **Never worry about a lost card.**  
Easily lock a misplaced debit or credit card in the RBC Mobile<sup>31</sup> app.

 **Get personalized insights and budgeting tips.**  
Want to see what you spent on groceries last month or if a pre-authorized payment might be due soon? NOMI<sup>®</sup> can tell you this and more.

 **Save money you didn't even know you had.**  
NOMI Find & Save<sup>®</sup> learns your spending patterns to find your extra dollars it thinks you won't miss and automatically moves them to a savings account.<sup>38</sup>

### Unlock Support

When you need us, we're here.

 **Get advice any time you need it, at home or in person.**

Whether you have a simple question or important financial matter – our advisors are here to help.

 **Easily plan and manage your money.**

Make more informed decisions with MyAdvisor<sup>®</sup> – the perfect balance of a digital platform with human advice when you need it.<sup>39</sup>

Unlock these benefits and more when you open an RBC personal bank account.

Learn more at [rbc.com/vantage](http://rbc.com/vantage).



# Accessing your money

## Banking with us has never been easier or more convenient

Wherever you are, you're never far from your funds. At RBC, you have access to your money wherever and whenever you need it. As an RBC Royal Bank account holder, you have several convenient choices when it comes to banking with us.



### RBC ATMs and branches

RBC offers you the largest combined network of ATMs and branches in Canada, with extended hours at many branches, including Saturdays and evenings.



### RBC Client Card

Use your RBC Client Card at any RBC Royal Bank ATM or another financial institution's ATM displaying the Interac or PLUS logo. You can also use your card to purchase goods and services at retailers and businesses across Canada and the U.S.

Your card has Interac Debit contactless payments<sup>6</sup> ready to use for everyday purchases at retail locations. Simply tapping your card against the contactless-enabled reader completes your payment.



### RBC Virtual Visa Debit

A convenient way to make purchases online and internationally in-store through mobile contactless tap, with the payment debited directly from your RBC bank account.<sup>4</sup>



### RBC Online Banking

Securely access your bank account so you can stay close to your money. With Online Banking you can check your account balance, pay a bill, send money<sup>5</sup> and more, any time you need to.<sup>31</sup>



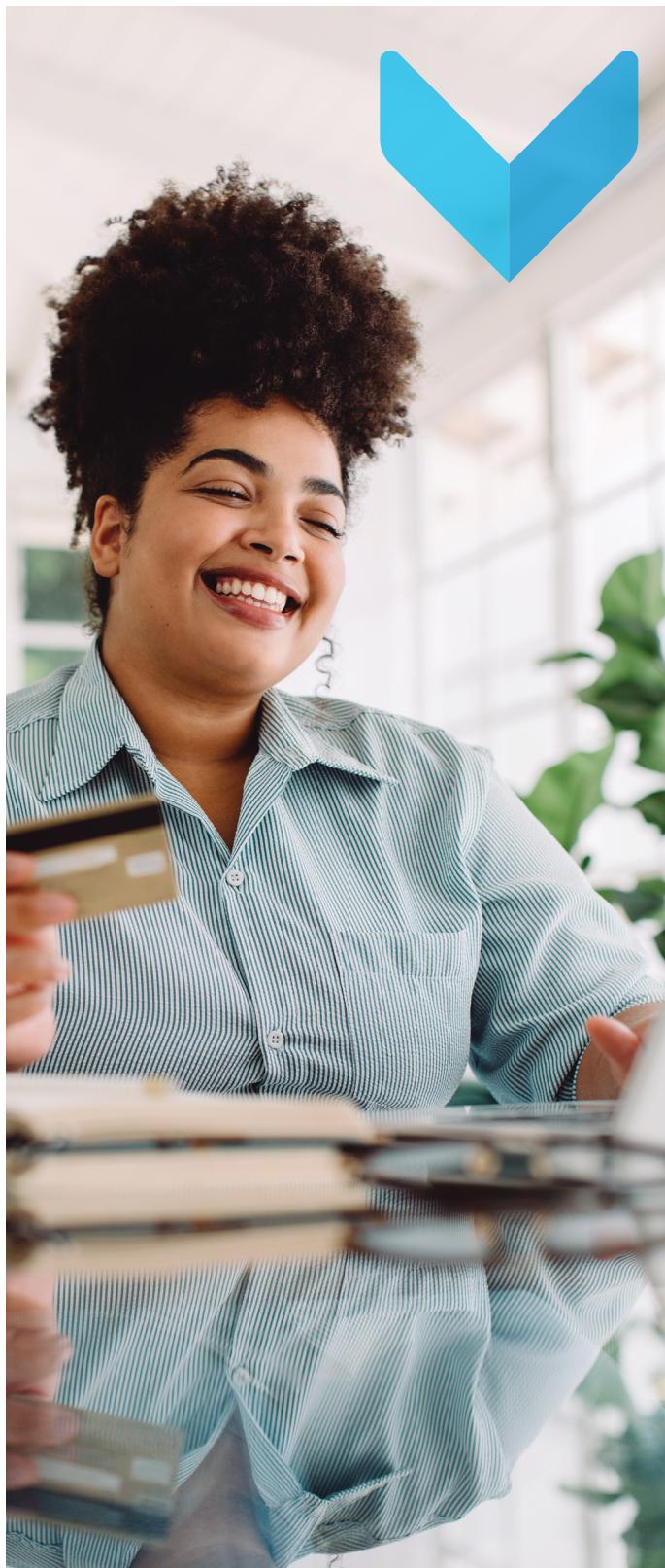
### Telephone Banking

All you need is a telephone to access your financial information and perform key management activities from anywhere in Canada, in the U.S. and overseas. Free access with all of our accounts.<sup>31</sup>



### RBC Mobile app

Pay a bill, check balances, send money, deposit a cheque, and more – all from your mobile phone.<sup>31</sup>



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<sup>†</sup> Petro-Canada and Petro-Points are trademarks of Suncor Energy Inc. Used under licence. All other trademarks are the property of their respective owner(s).

Unless specified otherwise, the products and services outlined in this brochure are offered by Royal Bank of Canada and are subject to its standard account and lending criteria. Each client is assigned a specific Monthly Cycle date on which fees and features will be applied and statements, if applicable, issued.

<sup>1</sup> When you enroll your eligible RBC personal bank account in the RBC Value Program, you will be eligible to earn Avion points within the Avion Rewards™ Program as an Eligible Personal Banking Client, and any such points earned will be deposited into the Avion Rewards Account tied to your enrolled account. Purchases from your account refers to using your RBC Client Card to pay for items at a merchant or service provider with the amount electronically debited directly from your enrolled account or using your RBC Virtual Visa Debit for purchases online. Avion points are governed by the Avion Rewards Terms and Conditions, available at [avionrewards.com/terms-and-conditions](http://avionrewards.com/terms-and-conditions), or a copy may be provided to you by contacting us. For complete details on the Value Program, please see [rbc.com/valueprogramterms](http://rbc.com/valueprogramterms).

<sup>2</sup> 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 (excluding purchase plus improvement or construction 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 minimum once per month. An eligible bill payment means a bill payment completed through either RBC Online Banking, the RBC Mobile app, on 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](http://rbc.com/valueprogramterms).

<sup>3</sup> The following debits will not count toward the number of included Debit Transactions per Month: RBC Virtual Visa<sup>†</sup> Debits; Self-Serve electronic funds transfers from your personal deposit account to another personal deposit account in your name; pre-authorized or self-service transfers made to any RBC credit card; payments to your RBC Royal Bank personal loan, Royal Credit Line<sup>®</sup>, RBC residential mortgage or RBC Homeline Plan<sup>®</sup>; 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), and Royal Mutual Funds. Unless otherwise specified herein, all other debits, including bill payments, 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. Notwithstanding the foregoing:

For Chequing Accounts only, Third Party Payments debits will not count toward the number of included Debit Transactions per Month.

For RBC Day to Day Banking Account only, Point of Sale Purchases made at public transit authority merchants classified by Interac's "Merchant Category Code" (MCC) as "Local and Suburban Commuter Passenger Transportation, including ferries" will not count towards the number of included Debit Transactions per Month. All other debits, including those Point of Sale Purchases for which the merchant may offer public transit services but is 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.

<sup>4</sup> When you use RBC Virtual Visa Debit for a transaction in a currency other than Canadian dollars, we will convert the transaction amount into Canadian dollars at an exchange rate that is 2.5% over a benchmark rate Royal Bank of Canada pays on the date of the conversion. If the merchant gives you a credit voucher or refund for a transaction in a foreign currency, the debit and the subsequent credit will not exactly balance because of exchange rate and currency fluctuations.

<sup>5</sup> Unlimited FREE Interac e-Transfer transactions through the Interac e-Transfer service are available with all Canadian dollar personal bank accounts and are not counted in the monthly total of debits for accounts with a limited number of free debits. 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. For all Canadian dollar savings accounts, transfers through the Interac e-Transfer service are \$1 each, count as a Debit Transaction toward any free monthly total and carry an Excess Debit Transaction Fee, if applicable. The Interac e-Transfer service is not available with U.S. Dollar Accounts.

<sup>6</sup> Interac Debit contactless payments increase the functionality of your chip Client Card by allowing you to pay for everyday purchases without having to insert your card or enter a PIN. When you use your chip Client Card, you will have the ability to make both regular Interac Debit transactions and Interac Debit contactless payment transactions.

<sup>7</sup> An ATM operator surcharge (also called a convenience fee) may be charged by other ATM operators. The convenience fee is not a Royal Bank fee. It is added directly to the amount of your cash withdrawal. All clients who use non-RBC ATMs may be charged a convenience fee regardless of the type of account they hold.

<sup>8</sup> Each account cash withdrawal at an ATM outside Canada displaying the PLUS System symbol and any fees that may be imposed by any third party for using the ATM are converted to Canadian dollars at an exchange rate which is 2.5% above the benchmark rate set by the payment card company when the transaction is posted. Exchange rates fluctuate and, as such, the rate applied will usually differ from the posted exchange rate at the time of the transaction.

<sup>9</sup> Subject to credit approval. As a sole or joint owner of an RBC VIP Banking (VIP) account and the primary cardholder of one of the eligible credit cards listed below, the annual fee of that eligible credit card will be fully or partially rebated (as indicated below), every year, as long as your credit card remains in good standing and you remain a VIP account owner. Additional cardholders' annual fee is also fully or partially rebated (as indicated below), every year, as long as your eligible credit card remains in good standing and you remain a VIP account owner. Only one credit card annual fee rebate per VIP account is allowed, which means that if you own a joint VIP account and each co-owner is also the primary cardholder of an eligible credit card, only the primary owner of the VIP account will be entitled to the credit card annual fee rebate. Rebates that apply to eligible credit cards are: (i) partial rebate of \$120 for the primary cardholder and \$50 for the co-applicant on the annual fee of an RBC Avion Visa Infinite Privilege card, and (ii) annual fee fully rebated for the primary cardholder and the additional cardholders (co-applicant and authorized users) on any of the following cards: RBC Avion Visa Infinite, RBC Avion Visa Platinum<sup>†</sup>, RBC Rewards Visa Preferred, RBC U.S. Dollar Visa Gold, RBC British Airways<sup>†</sup> Visa Infinite, RBC ION+TM Visa (\$4 applied monthly), RBC Cash Back Preferred World Elite Mastercard and WestJet RBC World Elite Mastercard. If you already have a VIP account, the rebate will be applied at the time you open your eligible credit card account. If you open your VIP account after you have opened your eligible credit card account, the rebate will be applied at your next annual renewal and won't be applied retroactively. Other conditions and restrictions may apply. Royal Bank of Canada reserves the right to withdraw this offer at any time, even after acceptance by you.

<sup>10</sup> 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.

<sup>11</sup> Eligible Canadian dollar Accounts: one of RBC Day to Day Banking, RBC Day to Day Savings or RBC Enhanced Savings. The RBC VIP Banking Account is known as your "VIP Operating Account." Accounts linked to your VIP Operating Account are known as "VIP Companion Accounts." All Accounts need to be in the same geographic location.

<sup>12</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>13</sup> There may be additional fees applied by an intermediary or receiving bank, including conversion fees if the funds are converted to another currency. If the RBC International Money Transfer is returned by the receiving bank or intermediary, a different foreign exchange rate may be used.

<sup>14</sup> Totals are not cumulative, and if not used, they cannot be carried over into the next applicable Monthly Cycle or year.

<sup>15</sup> If you open, switch or are converted to an account that is eligible for a Safe Deposit Box discount at any time after the Safe Deposit Box fees have been collected that year, the discount on those Safe Deposit Box fees will not be pro-rated and applied to the fees of the partial year. The discount will start in the following year and be applied to the Safe Deposit Box fees billed in January of the following year.

<sup>16</sup> For clients age 65 or older. Only one Monthly Fee rebate per account owner will apply. Some conditions and exceptions may apply.

<sup>17</sup> As a sole or joint owner of an RBC Signature No Limit Banking<sup>®</sup> (SNL) account and the primary cardholder of one of the eligible credit cards listed below, the annual fee of that eligible credit card will be fully or partially rebated (depending on the credit card you choose), every year, as long as your eligible card remains in good standing and you remain an SNL account owner. Additional cardholders (co-applicants and authorized users) do not qualify for the annual fee rebate, even if they are also owners of an SNL account. Only one credit card annual fee rebate per SNL account is allowed, which means that if you own a joint SNL account and each co-owner is also the primary cardholder of an eligible credit card, only the primary owner of the SNL account will be entitled to the credit card annual fee rebate. Rebates that apply to eligible credit cards are: 1) \$48 rebate (\$4 applied monthly) (annual fee fully rebated) for: RBC ION+ Visa card, 2) \$39 rebate (annual fee fully rebated) for: Signature<sup>®</sup> RBC Rewards Visa and WestJet RBC Mastercard cards, or 3) \$35 rebate (annual fee partially rebated) for: RBC Avion Visa Infinite, RBC Avion Visa Infinite

Privilege, RBC Avion Visa Platinum, RBC Rewards Visa Preferred, RBC US Dollar Visa Gold, RBC British Airways® Visa Infinite and WestJet RBC World Elite Mastercard cards. If you already have an SNL account, the rebate will be applied at the time you open your eligible credit card account. If you open your SNL account after you have opened your eligible credit card account, the rebate will be applied at your next annual renewal and won't be applied retroactively. Other conditions and restrictions may apply. Royal Bank of Canada reserves the right to withdraw this offer at any time, even after acceptance by you.

<sup>18</sup> 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.

<sup>19</sup> The price of personalized cheques is set by an authorized third party and varies based on the style, quantity, and customization of your order. Cheque orders are subject to applicable taxes.

<sup>20</sup> Offered as part of the Commitment on Low-Cost and No-Cost Accounts from the Financial Consumer Agency of Canada (FCAC).

<sup>21</sup> Newcomers to Canada may be eligible to have the monthly fee for their RBC Advantage Banking account fully waived for the first twelve months upon opening if eligibility criteria are fulfilled in Branch. Thereafter the standard monthly fee will be charged. For purposes of this waiver, "Newcomer" is defined as Newcomers to Canada who arrived within the last 5 years. Must show proof of entry into Canada and provide supporting documents such as landing papers or permanent resident card. Each account owner is eligible for one fee waiver.

<sup>22</sup> To be eligible, you must be 24 and under or a full-time student with an Advantage Banking Account. To be considered a full time student you must attend a primary or secondary school, OR be enrolled in a program at the post-secondary level at a college, university or other educational institution (whether in Canada or not). If you are a post-secondary student you must take at least 60% of the usual course load for the program in which you are enrolled in any particular semester. Proof of enrollment may be requested at our discretion.

<sup>23</sup> Proof of any Registered Disability Savings Plan open in your name or for your benefit is required in Branch before the rebate will be applied to the bank account fee. Any fees paid before eligibility has been confirmed will not be refunded. Each account owner is eligible for one fee waiver.

<sup>24</sup> The account owner must provide proof of eligibility by presenting an acceptable form of identification in Branch, as defined by the Commitment on Low-Cost and No-Cost Accounts from the Financial Consumer Agency of Canada (FCAC), effective 2025. Each account owner is eligible for one fee-waiver. Any fees paid before eligibility has been confirmed will not be refunded. For more information, visit <https://www.canada.ca/en/financial-consumer-agency/services/industry/laws-regulations/low-cost-no-cost-accounts>.

<sup>25</sup> Subject to credit approval. If you are either i) post-secondary student of any age, or ii) a non-student age 24 and under, and an owner or co-owner of an RBC Advantage™ Banking Account for students ("Eligible Student Bank Account") and the primary cardholder of one of the eligible RBC Royal Bank credit cards listed below (each, an "Eligible Credit Card"), the annual fee of your Eligible Credit Card may be fully rebated, every year. Rebates that apply to eligible credit cards are (listed in order of highest standard annual fee to lowest standard annual fee): RBC ION® Visa, Signature RBC Rewards Visa, WestJet RBC Mastercard. For any other RBC Royal Bank credit card, regular annual fees apply as they are not eligible for a rebate. The annual fee of your Eligible Credit Card will continue to be fully rebated: i) until you close your Eligible Student Bank Account, or ii) until you turn 25 (provided you are no longer a full-time student), or iii) if you are 25 or older, until the Expected Graduation Year you have provided at the opening of your Eligible Student Bank Account. Thereafter, the annual fee will no longer be rebated. If, for some reason, the Expected Graduation Year you have provided at the opening of your Eligible Student Bank Account differs from the one you have indicated on your credit card application, the Expected Graduation Year you have provided at the opening of your Eligible Student Bank Account will prevail and be used for determining the expiry of this offer. If your Expected Graduation Year occurs after your 25th birthday, or you are turning 25 and are still a full-time student but have not yet notified us of your Expected Graduation Date, please visit a branch to ensure continuity of benefits pertaining to your Eligible Student Bank Account (proof of enrollment required). Additional cardholders (co-applicant and authorized user(s)) do not qualify for the annual fee rebate even if they are also owners of an Eligible Student Bank Account. Only one credit card annual fee rebate per Eligible Student Bank Account is allowed. If you already have an Eligible Student Bank Account, the rebate will be applied at the time you open your Eligible Credit Card account. If you open your Eligible Student Bank Account after you have opened your Eligible Credit Card account, the rebate will be applied at your next annual renewal and won't be applied retroactively. Other conditions and restrictions may apply. Royal Bank of Canada reserves the right to withdraw this offer at any time, even after acceptance by you.

<sup>26</sup> The interest rate is an annual interest rate. It is a simple interest calculation. Interest is calculated daily on the closing credit balance and paid monthly. Interest rate is subject to change at any time without notice.

<sup>27</sup> For current regular interest rates and interest-related information applicable to our Personal Deposit Accounts, see our RATEsetter available in our Branches or our interest rate disclosures on the RBC website.

<sup>28</sup> Foreign exchange conversion fees may apply. You agree that you will be responsible for any cost or loss associated with the currency exchange and we may charge this cost to your Account. You acknowledge that the exchange rate used may result in revenue being earned by us on the conversion.

<sup>29</sup> There may be additional fees applied by an intermediary or receiving bank, including conversion fees if the funds are converted to another currency.

<sup>30</sup> Electronic statements will not be presented in a consolidated format as each of your accounts will have its own eStatement.

<sup>31</sup> RBC Mobile is provided by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc. You need to be enrolled in RBC Online Banking to use the RBC Mobile app. RBC Online Banking is provided by Royal Bank of Canada.

<sup>32</sup> If you were receiving paper statements, seven years' worth of electronic statements will be archived from April 2006 forward. If you selected the "No Statement" option for your account, the archive begins as of June 25, 2006. If you convert from a bankbook, the archive begins as of the conversion date.

<sup>33</sup> Excess Debit Transaction Fees may apply depending on the originating account. Additional service fees may be charged by any intermediary and receiving bank. RBC International Money Transfer daily limits are disclosed within RBC Online Banking or the Mobile app when completing a transaction. Limits are subject to change without notice. You cannot send an RBC International Money Transfer from all account types. The RBC International Money Transfer service is not available to recipients in Canada or restricted countries.

<sup>34</sup> Transaction fees for bill payments and fund transfers may apply.

<sup>35</sup> The replacement fee does not apply if the additional replacement of your Client Card per calendar year is not initiated by you (such as due to a name change, or expiring card). The replacement fee also does not apply when the replacement is requested through an Advisor for the following reasons: returned mail, if you are the victim of fraud, or if a recently requested replacement Client Card was damaged or defective (for example: chip not working, Interac Debit contactless payments functionality not working).

<sup>36</sup> An Account will become inactive if you do not transact on your Account after 12 months. We will notify you in writing that your Account is inactive after 2, 5 and 9 years of inactivity. If your inactive Account balance reaches \$0, we will close your Account without notice to you. At 10 years of inactivity, we will close the Account and transfer the remaining balance to the Bank of Canada. For Accounts inactive for 10 years or more and other unclaimed balance inquiries, contact the Bank of Canada.

<sup>37</sup> 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) ("Eligible RBC Card"). RBC business clients will only be able to link up to two (2) Eligible RBC Cards that are business credit cards and one (1) Eligible RBC Card that is a debit card to a Petro-Points card. Any/ever card means an Eligible RBC Card that is linked to a Petro-Points card. You must be enrolled in RBC Online Banking in order to link your Eligible 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. Each time you use your linked Eligible RBC Card to purchase any grade of gasoline, including diesel, at a retail Petro-Canada location, you will save three cents (\$0.03) per litre at the time of the transaction.

<sup>38</sup> 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 personal chequing account.

<sup>39</sup> MyAdvisor is an online platform from RBC where you can view your financial information including visual representations (charts and graphs) of your retirement readiness, net worth, cash flow and financial goal tracking. You can also see how varying your current approach can affect your savings and goals. The MyAdvisor platform also enables you to book an appointment with an RBC advisor and to meet with your advisor using video chat or phone to open new accounts, including investment accounts, and get advice on meeting your financial goals.

<sup>40</sup> If you are an owner of an Account that allows Companion Accounts, participation in the RBC's Value Program, a discount on the annual fee for an RBC credit card or a discount on the annual rental fee of a safe deposit box, your holdings will be automatically linked if their owner(s) is (are) the same. However, in some instances your product holdings may need to be manually linked, and you will need to contact us to do so. Without limitation, this includes if your product holdings are held in different ownership, in different processing centers, or there are greater than two account owner(s) on your Account. If any one of your associated or linked RBC products is in joint ownership and the ownership of any of the linked products differ from one another, you acknowledge that the ownership of the other products may be disclosed to the other joint owners or co-owners.

For more information on Personal Deposit Accounts, including features, services, fees and defined terms, go to [rbccroyalbank.com/disclosures](http://rbccroyalbank.com/disclosures).

## Open an account today

There are many ways you can open a personal banking or savings account:

- Visit us online at [rbcroyalbank.com](http://rbcroyalbank.com)
- Call us at 1-800-769-2511  
Teletypewriter users: 1-800-661-1275
- Speak to a client service representative at any RBC branch

For information about our business banking features, visit [rbcroyalbank.com/business](http://rbcroyalbank.com/business) or come speak to us at one of our business banking centres.

