

# Personal Deposit Accounts Service and Fee Updates

September 21, 2017

At RBC® we are committed to our customers and we value and appreciate your business. We also strive to keep you informed of changes to our products and services.

## 1. RBC Leo's Young Savers Account® – Special Conditions

The primary account owner age maximum is changing:

FROM	TO
Age 19	Age 14

When you reach the age of 14, we will notify you and all Account owners in writing that we will be converting your RBC Leo's Young Savers Account to a suitable Account that we will suggest based on your banking activity and holdings. You must contact us before the conversion date in the letter if you have another preference; if not, your RBC Leo's Young Savers Account will be automatically converted after that date to the Account indicated.

*NOTE: If you opened an RBC Leo's Young Savers Account as a joint owner with a minor, you remain a joint owner and financially responsible for all activity on the Account even after it has been switched or converted. This includes any repayment of overdrawn balances, Overdraft Interest and Overdraft fees, no matter who created it.*

## 2. Incoming Wire Fee

Correction Notice: over \$50 CAD/U.S. incoming wire payment from another financial institution located anywhere worldwide is \$17 Canadian or U.S. depending on the currency of the incoming wire. The incorrect fee of \$15 Canadian or U.S. was included in the RBC Royal Bank Disclosures and Agreements related to Personal Deposit Account effective June 1, 2017.

We're always available to help you with any of your banking needs or if you have any questions.

If you need further assistance, please visit any one of our branches, online at [rbccroyalbank.com](http://rbccroyalbank.com) or call us at 1-800-769-2511.

The terms and conditions governing all our Personal Deposit Accounts as set out in the booklet entitled "RBC Royal Bank Disclosures and Agreements related to Personal Deposit Accounts effective June 1, 2017" also apply to the extent they are not incompatible with this document.

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