

Deposit Register



Royal Bank

The following instruments and/or products* are deposits eligible for deposit insurance from the Canada Deposit Insurance Corporation (CDIC), subject always to maximum coverage limitations as outlined in their brochure “Protecting Your Deposits” and provided they are payable in Canada.

Royal Bank of Canada
Member of Canada Deposit Insurance Corporation (CDIC)

Personal Deposit Accounts	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
DPSP Savings Deposit	Savings	Yes	No	No	No	No	No	No
GIA Savings Deposit	Savings	Yes	No	No	No	No	No	No
LIF Savings	Savings	Yes	No	No	No	Yes	No	No
NOMI Find & Save™	Savings	Yes	No	No	No	No	No	No
RBC Day to Day Savings®	Savings	Yes	No	No	No	No	No	No
RBC Enhanced Savings®	Savings	Yes	No	No	No	No	No	No
RBC High Interest eSavings®	Savings	Yes	No	No	No	No	No	No
RBC Savings Deposit	Savings	Yes	No	Yes	No	No	Yes	Yes
RBC U.S. High Interest eSavings®	Savings	Yes	No	No	No	No	No	No
RESP Savings Deposit	Savings	Yes	Yes	No	No	No	No	No
RIF Savings	Savings	Yes	No	No	Yes	No	No	No
RBC Advantage™ Banking	Chequing	Yes	No	No	No	No	No	No
RBC Day to Day Banking®	Chequing	Yes	No	No	No	No	No	No
RBC Leo's Young Savers Account®	Chequing	Yes	No	No	No	No	No	No
RBC Private Banking***	Chequing	Yes	No	No	No	No	No	No
RBC Signature No Limit Banking®	Chequing	Yes	No	No	No	No	No	No
RBC VIP Banking®	Chequing	Yes	No	No	No	No	No	No
U.S. Personal Account™†	Chequing	Yes	No	No	No	No	No	No
RateLink Preference® Private Banking**	Chequing	Yes	No	No	No	No	No	No
Bonus® Savings†	Savings	No	No	No	No	No	No	No
OHOSP Savings Deposit	Savings	No	No	No	No	No	No	No
RateLink Essential®†	Chequing	No	No	No	No	No	No	No
RateLink Preference®†§	Chequing	No	No	No	No	No	No	No
RBC No Limit Banking®	Chequing	No	No	No	No	No	No	No
RBC No Limit Banking for Students®	Chequing	No	No	No	No	No	No	No
RBC Student Banking®	Chequing	No	No	No	No	No	No	No
Royal Money Maker Plus VIP	Chequing	No	No	No	No	No	No	No
Royal Trust® Daily Interest Chequing™	Chequing	No	No	No	No	No	No	No
Royal Trust® Daily Interest Savings™	Savings	No	No	No	No	No	No	No
Royal V.I.P Service – Personal Credit Line	Chequing	No	No	No	No	No	No	No
Signature Daily Interest	Chequing	No	No	No	No	No	No	No
Signature Plus®†	Chequing	No	No	No	No	No	No	No

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Business Deposit Accounts	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
Business Current Account with Automated Deposit Interest TM	Savings	Yes	No	No	No	No	No	No
Business Current Account U.S. Dollar – ADI Formula	Savings	Yes	No	No	No	No	No	No
RBC AgriInvest Account	Savings	Yes	No	No	No	No	No	No
RBC Business Essentials Account – Savings	Savings	Yes	No	No	No	No	No	No
RBC High Interest Notice Account for Business	Savings	Yes	No	No	No	No	No	No
RBC U.S. High Interest Notice Account for Business	Savings	Yes	No	No	No	No	No	No
Royal Business Premium Investment Account [®]	Savings	Yes	No	No	No	No	No	No
Business Current Account	Chequing	Yes	No	No	No	No	No	No
Business Current Account U.S.	Chequing	Yes	No	No	No	No	No	No
Business Interest Account	Chequing	Yes	No	No	No	No	No	No
Foreign Currency Account	Chequing	Yes	No	No	No	No	No	No
RBC Business Essentials – Fixed Fee Plans	Chequing	Yes	No	No	No	No	No	No
RBC Digital Choice Business Account Package ⁻	Chequing	Yes	No	No	No	No	No	No
RBC Flex Choice Business Account Package ⁻	Chequing	Yes	No	No	No	No	No	No
RBC Ultimate Business Account Package	Chequing	Yes	No	No	No	No	No	No
Royal Business Community Account	Chequing	Yes	No	No	No	No	No	No
Trusted Deposit Service (TDS)	Trust	Yes	No	No	No	No	No	No
Business Current Account U.S. – LIBOR-based interest arrangement	Savings	No	No	No	No	No	No	No
Farmchek [®] Interest Account	Savings	No	No	No	No	No	No	No
Farmchek [®] Value Account	Chequing	No	No	No	No	No	No	No
RBC Business Essentials – Fixed Fee Account (\$55)	Chequing	No	No	No	No	No	No	No
Royal Business Professional Account TM	Savings	No	No	No	No	No	No	No

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Other Products	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
Certified Cheques ¹	Non-Traditional Items	Yes	N/A	N/A	N/A	N/A	N/A	N/A
Official Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A
Royal Bank Draft		Yes	N/A	N/A	N/A	N/A	N/A	N/A
Royal Bank World Money Order ¹		No	N/A	N/A	N/A	N/A	N/A	N/A
Uninvested Cash		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Items in Transit	Outstanding Payment Items ^{††}	Yes	N/A	N/A	N/A	N/A	N/A	N/A
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A

Royal Trust Corporation of Canada
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Deposit Accounts	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
Retirement Savings Deposit	Savings	Yes	No	Yes	No	No	No	No
RBC Day to Day Savings [®]	Savings	No	No	No	No	No	No	No
RBC Enhanced Savings [®]	Savings	No	No	No	No	No	No	No
RBC High Interest eSavings [®]	Savings	No	No	No	No	No	No	No
RBC U.S. High Interest eSavings [®]	Savings	No	No	No	No	No	No	No
RIF Savings	Savings	No	No	No	No	No	No	No
Royal Trust [®] Daily Interest Savings	Savings	No	No	No	No	No	No	No
Royal Trust [®] T-Bill Savings	Savings	No	No	No	No	No	No	No
RateLink Essential ^{®†}	Chequing	No	No	No	No	No	No	No
RateLink Preference ^{®†§}	Chequing	No	No	No	No	No	No	No
RBC Day to Day Banking [®]	Chequing	No	No	No	No	No	No	No
RBC Leo's Young Savers Account [®]	Chequing	No	No	No	No	No	No	No
RBC No Limit Banking for Students [®]	Chequing	No	No	No	No	No	No	No
RBC No Limit Banking [®]	Chequing	No	No	No	No	No	No	No
RBC Signature No Limit Banking [®]	Chequing	No	No	No	No	No	No	No
RBC Student Banking [®]	Chequing	No	No	No	No	No	No	No
RBC VIP Banking [®]	Chequing	No	No	No	No	No	No	No
Royal Trust [®] Daily Interest Chequing	Chequing	No	No	No	No	No	No	No
Royal Trust [®] U.S. Daily Interest	Chequing	No	No	No	No	No	No	No
U.S. Personal Account ^{™†}	Chequing	No	No	No	No	No	No	No

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Term Deposits/GICs	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
Canadian Market-Linked GIC®	GIC	Yes	Yes	Yes	No	No	Yes	Yes
Five-in-One GIC® ⁰¹	GIC	Yes	No	No	No	No	No	No
Non Redeemable Annual Compound GIC	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Non Redeemable Annual Payout GIC	GIC	Yes	No	Yes	No	No	Yes	No
Non Redeemable GIC	GIC	Yes	No	No	No	No	No	No
One-Year Cashable GIC™	GIC	Yes	No	No	No	No	No	No
Prime-Linked Cashable GIC®	GIC	Yes	No	No	No	No	No	No
RBC Canadian Banking MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC Canadian Utilities MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC ESG Market-Linked GIC®	GIC	Yes	Yes	Yes	No	No	Yes	Yes
RBC Income Builder GIC™	GIC	Yes	No	No	No	No	Yes	No
RBC North American MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redeemable GIC	GIC	Yes	No	No	No	No	No	No
Redeemable Semi Annual Compound GIC	GIC	Yes	No	Yes	No	No	Yes	No
Building Block GIC®	GIC	No	No	No	No	No	No	No
Compound Interest GIC	GIC	No	No	No	No	No	No	No
Global Market-Linked GIC®	GIC	No	No	No	No	No	No	No
RBC Canadian Dividend Fund-Linked GIC®	GIC	No	No	No	No	No	No	No
RBC O'Shaughnessy International Equity Fund-Linked GIC®	GIC	No	No	No	No	No	No	No

Deposits Available Through Wealth Management Networks	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
RBC Investment Savings Account® (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account® (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (U.S. GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Other Products	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
Certified Cheques ¹	Non-Traditional Items	Yes	N/A	N/A	N/A	N/A	N/A	N/A
Official Cheques		No	N/A	N/A	N/A	N/A	N/A	N/A
Royal Trust® Money Order ¹		No	N/A	N/A	N/A	N/A	N/A	N/A
Royal Trust® Draft		No	N/A	N/A	N/A	N/A	N/A	N/A
Uninvested Cash		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Items in Transit	Outstanding Payment Items ^{††}	Yes	N/A	N/A	N/A	N/A	N/A	N/A
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A

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Deposit Accounts	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
Retirement Savings Deposit	Savings	Yes	No	Yes	No	No	No	No
RBC Day to Day Savings®	Savings	No	No	No	No	No	No	No
RBC Enhanced Savings®	Savings	No	No	No	No	No	No	No
RBC High Interest eSavings®	Savings	No	No	No	No	No	No	No
RIF Savings	Savings	No	No	No	No	No	No	No
Royal Trust® T-Bill Savings	Savings	No	No	No	No	No	No	No
Royal Trust® Daily Interest Savings	Savings	No	No	No	No	No	No	No
RBC U.S. High Interest eSavings®	Savings	No	No	No	No	No	No	No
RateLink Essential®†	Chequing	No	No	No	No	No	No	No
RateLink Preference®†§	Chequing	No	No	No	No	No	No	No
RBC Day to Day Banking®	Chequing	No	No	No	No	No	No	No
RBC Leo's Young Savers Account®	Chequing	No	No	No	No	No	No	No
RBC No Limit Banking for Students®	Chequing	No	No	No	No	No	No	No
RBC No Limit Banking®	Chequing	No	No	No	No	No	No	No
RBC Signature No Limit Banking®	Chequing	No	No	No	No	No	No	No
RBC Student Banking®	Chequing	No	No	No	No	No	No	No
RBC VIP Banking®	Chequing	No	No	No	No	No	No	No
Royal Trust® Daily Interest Chequing	Chequing	No	No	No	No	No	No	No
Royal Trust® U.S. Daily Interest	Chequing	No	No	No	No	No	No	No
U.S. Personal Account™†	Chequing	No	No	No	No	No	No	No

Royal Trust Company
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Term Deposits/GICs	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
Canadian Market-Linked GIC®	GIC	Yes	Yes	Yes	No	No	Yes	Yes
Five-in-One GIC® ¹	GIC	Yes	No	No	No	No	No	No
Non Redeemable Annual Compound GIC	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Non Redeemable Annual Payout GIC	GIC	Yes	No	Yes	No	No	Yes	No
Non Redeemable GIC	GIC	Yes	No	No	No	No	No	No
One-Year Cashable GIC™	GIC	Yes	No	No	No	No	No	No
Prime-Linked Cashable GIC®	GIC	Yes	No	No	No	No	No	No
RBC Canadian Banking MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC Canadian Utilities MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC ESG Market-Linked GIC®	GIC	Yes	Yes	Yes	No	No	Yes	Yes
RBC Income Builder GIC™	GIC	Yes	No	No	No	No	Yes	No
RBC North American MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Redeemable GIC	GIC	Yes	No	No	No	No	No	No
Redeemable Semi Annual Compound GIC	GIC	Yes	No	Yes	No	No	Yes	No
Building Block GIC®	GIC	No	No	No	No	No	No	No
Compound Interest GIC	GIC	No	No	No	No	No	No	No
Global Market-Linked GIC®	GIC	No	No	No	No	No	No	No
RBC Canadian Dividend Fund-Linked GIC®	GIC	No	No	No	No	No	No	No
RBC O'Shaughnessy International Equity Fund-Linked GIC®	GIC	No	No	No	No	No	No	No

Deposits Available Through Wealth Management Networks	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
RBC Investment Savings Account® (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account® (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (U.S. GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Other Products	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
Certified Cheques ¹	Non-Traditional Items	Yes	N/A	N/A	N/A	N/A	N/A	N/A
Official Cheques		No	N/A	N/A	N/A	N/A	N/A	N/A
Royal Trust® Money Order ¹		No	N/A	N/A	N/A	N/A	N/A	N/A
Royal Trust® Draft		No	N/A	N/A	N/A	N/A	N/A	N/A
Uninvested Cash		Yes	Yes	Yes	Yes	Yes	Yes	Yes

Items in Transit	Outstanding Payment Items ^{††}	Yes	N/A	N/A	N/A	N/A	N/A	N/A
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A

Royal Bank Mortgage Corporation
Member of Canada Deposit Insurance Corporation (CDIC)

Deposit Accounts	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
RBC Enhanced Savings [®]	Savings	Yes	No	No	No	No	No	No
Term Deposits/GICs	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP
Five-in-One GIC ^{®1}	GIC	Yes	No	No	No	No	No	No
One-Year Cashable GIC [™]	GIC	Yes	No	No	No	No	No	No
Prime-Linked Cashable GIC [®]	GIC	Yes	No	No	No	No	No	No
RateAdvantage GIC [®]	GIC	Yes	No	No	No	No	No	No
RBC Income Builder GIC [™]	GIC	Yes	No	No	No	No	Yes	No
Redeemable GIC	GIC	Yes	No	No	No	No	No	No
Building Block GIC [®]	GIC	No	No	No	No	No	No	No
Compound Interest GIC	GIC	No	No	No	No	No	No	No

Deposits Available Through Wealth Management	Product	Offered	Registered Plan Availability					
			RESP	RSP	RIF	LIF	TFSA	RDSP
RBC Investment Savings Account [®] (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account [®] (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (U.S. GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Other Products	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP
Items in Transit	Outstanding Payment Items ^{††}	Yes	N/A	N/A	N/A	N/A	N/A	N/A
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A

For further information, please contact
CDIC at 1-800-461-CDIC (2342)



Royal Bank

¹ Not available for personal accounts.

* Products offered as of April 30, 2022.

† Includes the *Sixty-Plus*[®] version of this account.

** Excludes Premier Banking.

†† May not be applicable to depositors in the normal course of their banking.

*** Includes the Premier Banking version of this account.

~ Formerly RBC Small Business eAccount

~~ Formerly RBC Business Essentials – Variable Pricing Account

§ Includes Ratelink Preference Echelon