

Discontinued Personal Deposit Accounts

August 1, 2023



This document is an addendum to the **RBC Royal Bank Personal Deposit Accounts Disclosures and Agreements** booklet, which contains the terms and conditions governing all our Accounts including these Discontinued Personal Deposit Accounts, to the extent that they are not incompatible with this document. These Accounts are no longer offered for sale and this document is exclusively for current Discontinued Personal Deposit Account Owners.

Account Features and Fees

RateLink Essential® and RateLink Preference®

Account Features	RateLink Essential & RateLink Essential Sixty-Plus	RateLink Preference
Monthly Fee ¹	RateLink Essential: \$20.00 RateLink Essential Sixty-Plus: \$15.00	\$35.00
Earns Deposit Interest ²	Yes	Yes
Included Debit Transactions per Month ³	Unlimited	Unlimited
Excess Debit Transaction Fee	-	-
Interac ⁺ Access Fee	\$2.00 ea.	Free ⁴
PLUS ⁺ Access Fee in Canada or U.S.	\$3.00 ea.	Free ⁴
PLUS Access Fee outside of Canada or U.S.	\$5.00 ea.	Free ⁴
Cross Border Debit ⁵	\$1.00 ea.	Free ⁴
Interac e-Transfer ⁺ Transaction ⁶	Free ⁷	Free ⁷
Drafts	12 free per year, then \$9.95 ea. ⁸	12 free per year, then \$9.95 ea. ⁸
Self-Serve Stop Payment ⁹	\$12.50 ea.	Free
Assisted Stop Payment ¹⁰	\$25.00 ea.	Free

Royal Trust Accounts

Account Features	Daily Interest Chequing	Daily Interest Savings	T-Bill Savings	U.S. Daily Interest ¹¹
Monthly Fee ¹	Per Debit Transaction	Per Debit Transaction	Per Debit Transaction	Per Debit Transaction
Earns Deposit Interest ²	Yes	Yes	Yes	Yes
Included Debit Transactions per Month ³	1	1 ¹³	1 ¹³	1
Excess Debit Transaction Fee	\$0.50 ea. per self-serve/electronic debit transaction ¹⁴ or \$1.00 ea. per assisted debit transaction ^{15,16}	\$2.00 ea. ¹⁶	\$2.00 ea. ¹⁶	\$2.00 ea. ¹⁶
Interac ² Access Fee	\$2.00 ea.	\$2.00 ea.	\$2.00 ea.	–
PLUS ² Access Fee in Canada or U.S.	\$3.00 ea.	\$3.00 ea.	\$3.00 ea.	–
PLUS Access Fee outside of Canada or U.S.	\$5.00 ea.	\$5.00 ea.	\$5.00 ea.	–
Cross Border Debit ⁵	\$1.00 ea.	\$1.00 ea.	\$1.00 ea.	–
Interac e-Transfer ² Transaction ⁶	Free ⁷	\$1.00 ea.	\$1.00 ea.	–
Drafts	\$9.95 ea.	\$9.95 ea.	\$9.95 ea.	\$9.95 ea.
Self-Serve Stop Payment ⁹	\$12.50 ea.	\$12.50 ea.	\$12.50 ea.	\$12.50 ea.
Assisted Stop Payment ¹⁰	\$25.00 ea.	\$25.00 ea.	\$25.00 ea.	\$25.00 ea.

Other Account Benefits and Special Considerations

RateLink Essential and RateLink Essential Sixty-Plus

As a RateLink Essential or RateLink Essential Sixty-Plus Account Owner you will receive, subject to eligibility:

- the option of linking the balances of other Canadian Dollar Personal Deposit Accounts, for a fee, used to determine the Deposit Interest rate¹⁷
- a discount on the annual rental fee for a safe deposit box
Refer to “Safe Deposit Box Discounts” for details.
- the monthly fee for Overdraft Protection waived¹⁸
- free RBC style personalized cheques
- no charge for Paper Statements with Cheque Images, if selected¹⁹

RateLink Preference

As a RateLink Preference Account Owner you will receive, subject to eligibility:

- up to 2 additional Canadian dollar Accounts and 1 U.S. Personal Account, with no Monthly Fee and unlimited Debit Transactions, with each Account linked to your RateLink Preference Account²⁰
- the option of linking the balances of other Canadian dollar Personal Deposit Accounts used to determine the Deposit Interest rate²¹
- a rebate on the annual fee of an eligible RBC Royal Bank[®] credit card²²
Refer to “RBC Credit Card Rebates” for details.
- a discount on the annual rental fee for a safe deposit box
Refer to “Safe Deposit Box Discounts” for details.
- the monthly fee for Overdraft Protection waived¹⁸

- free RBC style personalized cheques
- no charge for Paper Statements with Cheque Images, if selected¹⁹
- free Chargebacks²³
- no charge for post-dated cheques held for processing²⁴
- no charge for a Certificate of Account Balance²⁴
- no charge for a search request for cheques, deposits, names, accounts or a certified true copy of transaction Images²⁴
- one free processing fee for residential RBC Mortgages^{24,25}

RBC Student Banking and RBC No Limit Banking for Students

Student Bank Accounts are for full-time students. It is your responsibility to notify us of changes to your student status or your graduation date throughout the period that you own one of our Student Bank Accounts.

If the Account is owned jointly, the person who is the student will be listed as the Primary Account Owner.

Based on the graduation date you provided to us, your student status will expire, and we will notify the Account Owner(s) in writing that we will be converting their RBC Student Banking or RBC No Limit Banking for Students Account to another Personal Deposit Account that we recommend. If your graduation date has changed or you want to choose a different Account, you must contact us before the date in the Notification.

If you opened a Student Bank Account jointly with a minor, the account ownership will remain unchanged after conversion, and you will remain financially responsible for all activity in the Account, including overdrawn balances, interest owing and all fees.

Alliance Plan for Royal Trust Accounts

The following Royal Trust Accounts – Daily Interest Chequing, Daily Interest Savings, T-Bill Savings and U.S. Daily Interest Account – if opened under the Alliance Plan allows for unlimited Debit Transactions per Month with no Monthly Fee.

The Alliance Plan Interest Rate will be applied to all Deposit Interest earning Accounts in the Alliance Plan. Canadian and U.S. currency account balances may be combined to determine the deposit interest rate. The U.S. currency Accounts in the Alliance Plan will be taken at PAR with the Canadian dollar balances, but the deposit interest paid to the U.S. currency Accounts will be made in U.S. dollars.

Rebates and Discounts

MultiProduct Rebate®

MultiProduct Rebate is only available on eligible Accounts (for sale and discontinued) opened before April 27, 2021.

If you own one of the following Bank Accounts and two or more required RBC products listed in the table below, you may be entitled to have all or part of the Monthly Fee for your Account rebated.

Bank Accounts	Required RBC Products			Monthly Fee	MultiProduct Rebate ²⁶	Monthly Fee After Rebate
	Active RBC Credit Card	Active RBC Personal Investment	RBC Residential Mortgage			
RBC Day to Day Banking®	✓	✓		\$4.00	\$4.00	\$0.00
RBC No Limit Banking for Students	✓	✓		\$10.95	\$10.95	\$0.00
RBC No Limit Banking for clients 65 yrs+	✓	✓		\$11.95	\$11.95	\$0.00
RBC No Limit Banking	✓	✓		\$11.95	\$5.00	\$6.95
	✓	✓	✓		\$11.95	\$0.00
RBC Signature No Limit Banking	✓	✓	✓	\$16.95	\$6.00	\$10.95
RBC VIP Banking	✓	✓	✓	\$30.00	\$10.05	\$19.95

To be eligible, the RBC Royal Bank credit card must have an annual fee or have no fee but at least one transaction made within the last 90 days from when your MultiProduct Rebate was determined. Contact us for a current list of eligible RBC credit cards. Eligible RBC credit cards may change without notice to you.

An RBC personal investment is considered active if the investment has a balance of \$500.00 or more or a regularly occurring pre-authorized contribution. The minimum balance or pre-authorized contribution requirement does not apply to RBC Direct Investing® accounts. If you own an RBC Direct Investing account and you are entitled to a MultiProduct Rebate that is not automatically applied, it is your responsibility to contact us. The rebate will only apply after you have notified us. The RBC Investment Savings® Account and investments held through RBC Dominion Securities® do not qualify as a required RBC product for the MultiProduct Rebate.

An RBC residential mortgage includes the RBC Homeline Plan®.

Seniors Rebate

If you are 65 years old or older, you may qualify to have the Monthly Fee rebated on the following Bank Accounts. Refer to the table below for details.

You do not have to apply for the Seniors Rebate; it will automatically apply. Only one Monthly Fee rebate per Account Owner will apply. If you qualify for multiple Monthly Fee rebates, we will apply the rebate with the greater discount. Rebate eligibility is determined on the last day of your Monthly Cycle.

Bank Accounts	Monthly Fee	Seniors Rebate ²⁷	Monthly Fee After Seniors Rebate
RateLink Essential	\$20.00	\$5.00	\$15.00
RateLink Preference	\$35.00	\$8.75	\$26.25
RBC No Limit Banking	\$11.95	\$4.00	\$7.95

RBC Credit Card Rebates

If you are an Account Owner of an eligible Bank Account and the primary cardholder of an eligible RBC credit card, the annual fee on that credit card may be rebated. RBC credit cards are subject to credit approval.

Only one RBC Credit Card Rebate is allowed per customer. Once you are approved for and open or activate an eligible RBC credit card, you will continue to have your eligible RBC credit card fee rebated every year as long as you are an Account Owner of an eligible Account.

The following Bank Accounts offer an RBC credit card annual fee rebate.

Bank Accounts	RBC Credit Card	
	Partial Rebate of the Annual Fee	Full Rebate of the Annual Fee
RateLink Preference	<p>\$120 off the annual fee for the primary cardholder and \$50 off for the co-applicant:</p> <ul style="list-style-type: none"> RBC Avion® Visa Infinite Privilege‡ 	<p>Full rebate of the annual fee for the primary cardholder and co-applicants or authorized users:</p> <ul style="list-style-type: none"> RBC Avion Visa Infinite‡ RBC Avion Visa Platinum‡ RBC Rewards® Visa‡ Preferred RBC U.S. Dollar Visa Gold RBC British Airways Visa Infinite RBC Cathay Pacific Visa Platinum RBC Cash Back Preferred World Elite Mastercard‡ <p>or</p> <ul style="list-style-type: none"> WestJet RBC World Elite Mastercard
RBC Student Banking or RBC No Limit Banking for Students ²⁸	n/a	<p>\$48.00 off the annual fee (\$4 applied monthly):</p> <ul style="list-style-type: none"> RBC ION+™ Visa <p>or</p> <p>\$39.00 off the annual fee:</p> <ul style="list-style-type: none"> Signature RBC Rewards Visa <p>or</p> <ul style="list-style-type: none"> WestJet RBC Mastercard

Safe Deposit Box Discount

The following Bank Accounts offer a discount off the annual rental cost of a safe deposit box located in our RBC Royal Bank branches. Please refer to our Disclosure booklet for additional details about the Safe Deposit Box Discount.

Bank Accounts	Safe Deposit Box Discount
RateLink Essential or RateLink Essential Sixty-Plus	\$30.00 ²⁹
RateLink Preference	\$45.00 ²⁹
<p>Royal Bank Sixty-Plus Accounts:</p> <ul style="list-style-type: none"> Signature Plus Calculator Plus Royal Money Maker Plus U.S. Personal Account 	\$5.00 ²⁹

Additional Services and Fees

Service	Per Item Fee unless stated otherwise
<p>Account record keeping options: Only one record keeping option per Account may be selected</p> <ul style="list-style-type: none"> eStatements and eNotifications Paper Statement Paper Statement with Cheque Images 	<p>Free</p> <p>\$2.25 per Month³⁰</p> <p>\$2.50 per Month³⁰</p>



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- ¹ The Monthly Fee is charged on the last day of the Month of your Account's Monthly Cycle. If the last day is a non-Business Day, the fee is charged the previous Business Day. However, if the last day of your Account's Monthly Cycle is a non-Business Day and falls at the beginning of the calendar month, then the Monthly Fee is collected the next Business Day.
- ² 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.
- ³ The following debits will not count toward the number of included Debit Transactions per Month: *Interac* e-Transfers; RBC Virtual Visa Debits; Third Party Payments; pre-authorized or self-service payments made to any RBC credit card; payments to your RBC Royal Bank personal loan, Royal Credit Line®, RBC residential mortgage or RBC Homeline Plan; contributions made to RBC investments/investment accounts such as Guaranteed Investment Certificates (GICs), Registered Retirement Savings Plans (RRSPs), Registered Educational Savings Plans (RESPs), Registered Disability Savings Plans (RDSPs), Tax-Free Savings Accounts (TFSA), Royal Mutual Funds. All other debits 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.
- ⁴ With a RateLink Preference Client Card.
- ⁵ 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.
- ⁶ *Interac* e-Transfer Transactions expire 30 days after they are sent and cannot be claimed by the recipient after this time. You have 15 days after the *Interac* e-Transfer Transaction is sent to cancel without charge. A \$5.00 *Interac* e-Transfer Transaction Reclaim Fee is charged when a recipient does not accept it before it expires, or the sender does not cancel the transaction before the 15 day cancellation period.
- ⁷ 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 \$1.00.
- ⁸ We will only apply the allowed number of free drafts against the Account where the draft purchase is made. They are not transferable. If you own more than one Account that offers free drafts, it is your responsibility to advise us at the time of purchase.
- ⁹ A Self-Serve Stop Payment is requested through Online Banking.
- ¹⁰ An Assisted Stop Payment is requested with the assistance of an RBC representative at an RBC Royal Bank branch or by telephone.
- ¹¹ Account currency is in U.S. dollars. All fees, services and deposit interest, where applicable, are debited or credited in the currency of the Account.
- ¹² 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 toward the number of included Debit Transactions per Month. All other Point of Sale Purchases including those 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.
- ¹³ Self-serve electronic funds transfers from your Daily Interest Savings or T-Bill Savings Account to any Personal Deposit Account in your name will not count toward the number of included Debit Transactions per Month.
- ¹⁴ Self-serve/electronic debit transactions are Debit Transactions made without the assistance of an RBC representative and include debits made through an ATM, Digital Banking, Telephone Banking, Point of Sale Purchase and pre-authorized debits.
- ¹⁵ Assisted debit transactions are Debit Transactions made with the assistance of an RBC Representative and include transactions made in person at an RBC Royal Bank branch, with the assistance of a Telephone Banking representative and cheques drawn against your Account.
- ¹⁶ If the Account average daily closing balance in a Month is equal to or greater than \$1,200.00, you will not be charged the applicable Excess Debit Transaction fee. The average daily balance is calculated the day before your Account's Monthly Cycle ends.
- ¹⁷ The Accounts belonging to the Primary Account Owner's spouse, minor children and grandchildren may be linked. There is a \$2.00 fee per linked, interest earning Account per Month. There is no charge for linking an RBC Leo's Young Savers Account®. The RBC Leo's Young Savers Account will be unlinked upon Conversion. RBC High Interest eSavings® Accounts are not eligible. The RateLink Essential Deposit Interest Rate will be applied to all linked Deposit Interest earning Accounts.
- ¹⁸ A credit application is required and is subject to credit approval. Overdraft Interest will apply if Overdraft Protection is used.
- ¹⁹ Only one record keeping option per Account may be selected.
- ²⁰ Eligible Canadian dollar Accounts: one of RBC Day to Day Banking® and RBC Day to Day Savings®. The RateLink Preference Account is known as your "Operating Account". Accounts linked to your Operating Account are known as "Companion Accounts" and have the indicator "PRF" when linked.
- ²¹ The Accounts belonging to the Primary Account Owner's spouse, minor children and grandchildren may be linked. The RBC Leo's Young Savers Account will be unlinked upon Conversion. RBC High Interest eSavings Accounts are not eligible. The RateLink Preference Deposit Interest Rate will be applied to all linked Deposit Interest earning Accounts.
- ²² A credit application is required and is subject to credit approval.
- ²³ No charge on the Operating and Companion Accounts. All Accounts must be in the same geographic location.
- ²⁴ It is your responsibility to identify yourself as a RateLink Preference Account Owner to ensure you get all eligible products and services.
- ²⁵ Excludes construction/draw mortgages. One free processing fee for the lifetime of the Account on an RBC Mortgage for your primary residence.
- ²⁶ You will receive 30% off the prorated Monthly Fee for the RBC VIP Banking Account, 35% off the prorated Monthly Fee for the RBC Signature No Limit Banking Account or 40% off the RBC No Limit Banking Account. All other Accounts eligible for the MultiProduct Rebate will receive 100% off the prorated Monthly Fee rebated.
- ²⁷ You will receive a 25% Seniors Rebate off the prorated Monthly Fee.
- ²⁸ If you are a student and an owner or co-owner of an RBC Student Banking or RBC No Limit Banking for Students Account (an "Eligible Student Bank Account") and the primary cardholder of one of the eligible RBC Royal Bank credit cards listed below (each, an "Eligible Student Credit Card"), the annual fee of your Eligible Student Credit Card may be fully rebated, every year. Rebates that apply to Eligible Student Credit Cards are listed in order of highest standard annual fee to lowest standard annual fee: Signature RBC Rewards Visa, WestJet RBC Mastercard. For the annual fee of an Eligible Student Credit Card to be fully rebated, every year, you must i) complete the Student Information section of the credit card application form in full, ii) remain a student, and iii) be an owner or co-owner of an Eligible Student Bank Account throughout your studies. The annual fee of your Eligible Student Credit Card will continue to be fully rebated i) until you close your Eligible Student Bank Account, or ii) until the Expected Graduation Year you have provided at the opening of your Eligible Student Bank Account, whichever comes first. 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 form, 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. Additional cardholders (co-applicant and authorized users) 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, which means that if you own a joint Eligible Student Bank Account, and each co-owner is also the primary cardholder of an Eligible Student Credit Card, only the Primary Owner of the Eligible Student Bank Account will be entitled to the credit card annual fee rebate. If you already have an Eligible Student Bank Account, the rebate will be applied at the time you open your Eligible Student Credit Card. If you open your Eligible Student Bank Account after you have opened your Eligible Student Credit Card, the rebate will be applied at your next annual renewal and will not be applied retroactively. If you are the Primary Owner of a joint Eligible Student Bank Account and you are the primary cardholder of more than one Eligible Student Credit Card, only one Eligible Student Credit Card will benefit from the rebate, chosen first by ownership match, then by the card with the highest standard annual fee. If you are the Primary Owner of more than one Eligible Student Bank Account and the primary cardholder of only one Eligible Student Credit Card, only one annual fee rebate will apply to that Eligible Student Credit Card. Eligible Student Credit Cards are subject to credit approval. Royal Bank of Canada reserves the right to withdraw this offer at any time, even after acceptance by you.
- ²⁹ Applicable sales taxes will be applied to the net annual safe deposit box rental cost (GST, HST or QST).
- ³⁰ Applies to the RBC No Limit Banking Account. The fee does not apply to all other Accounts listed in this document.