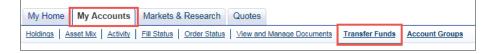


## Real time fund transfers

With this capability, you are able to transfer funds into your RBC Dominion Securities accounts from any RBC Royal Bank account that is connected to your RBC client card provided that the accounts are in the same currency.

## Here's how you can do it

- Log on to DS Online via www.rbcds.com, RBC Royal Bank Online Banking or through your Investment Advisor's website. If you don't remember your ID/password, please speak contact the DS Online Helpdesk at 1-888-820-8006. If you don't have access to DS Online, please speak with your Investment Advisor for assistance.
- 2. Once you've logged in to your DS Online session, click on the "Transfer Funds" link under the "My Accounts" tab.



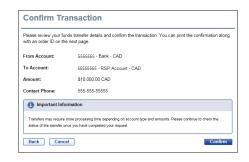
Real-time fund transfers can be used to transfer funds into an RBC Dominion Securities account.

- 3. Once you're in the "Transfer Funds" page, you will need to enter the following information:
  - The bank account from which the funds are to be transferred
  - The DS account to which the funds are to be transferred
  - The contribution type; either Regular or Spousal (this applies only to Spousal RRSP accounts)
  - · Amount of the transfer
  - Finally, enter your contact number in case we need to follow up with you
  - To the right is an example of how the completed page will look.

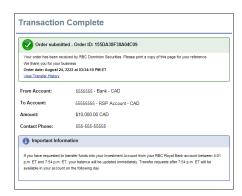
Note: You must first select the "From Account" before proceeding with the remainder of the steps. Also, please make note of the correct bank account number as bank account nicknames are not carried over to DS Online.

4. After clicking on "Continue" you will be presented with a confirmation page. If everything is in order, then click on "Confirm." If not, click on "Back" to re-enter the correct information.





5. Once the transaction has been confirmed, a "Transaction Complete" page will appear. It will provide you with a reference number as well as the details of your fund transfer.



6. If you would like to check the status of your transfer, or if you'd like to view your transfer history, either click the link on the 'Transaction Complete' screen or go back to the 'Transfer Funds' page and select the 'Transfer History' tab.

