

# RBC Group Banking has its advantages

As an RBC Dominion Securities® client, you are eligible to receive special offers<sup>1</sup> on RBC® products and services.

RBC's Group Banking program is built on a platform of one-on-one financial advice where you can enjoy the convenience of a single contact point for access to a full range of financial services and advice.

By customizing Group Banking benefits to your personal needs, you can enjoy a wealth of benefits including:

- Personal financial advice — one on one or through group seminars
- A single contact point for all your financial needs
- Choice of banking packages with special offers on premium packages
- More savings with lower banking fees and preferred interest rates

## Everyday Banking

- You want a banking package that's convenient, flexible, and offers you great rewards and savings.
- Get an RBC VIP Banking® account with savings of more than \$1,062 per year<sup>2</sup> and you'll receive 3 months of banking with no monthly fees.
- Get way more from your bank than just unlimited debit transactions. Open an RBC Signature No Limit Banking® account and you'll receive 6 months of banking with no monthly fees. Plus, depending on your banking needs, you could save up to \$492.60 a year<sup>3</sup>.

## RBC Rewards® Credit Cards

- Earn valuable RBC Rewards points with every dollar you spend in purchases charged to your credit card<sup>4</sup>.

- Sign up for an RBC Visa® Avion® card and receive 20,000 bonus RBC Rewards points upon enrolment. Or clients can sign up for an RBC Rewards Visa Preferred or an RBC Rewards Visa Gold card and receive 2,500 points upon enrollment.
- Redeem points for travel, merchandise, gift certificates/cards, RBC Financial Rewards® vouchers and more<sup>5</sup>.
- Annual fee waived on one RBC premium credit card with an RBC VIP Banking account.
- Up to a \$39 rebate on the annual fee of any eligible RBC credit card with an RBC Signature No Limit Banking account.



### Residential Mortgages

- Flexible, value-added options and custom mortgage solutions such as our RBC Homeline Plan®.
- Meet with an RBC Royal Bank mobile mortgage specialist anytime, anywhere.
- Ask us about special rates<sup>1</sup>.

### RBC Personal Financing Solutions

- From installment loans to our Royal Credit Line®, we have financing solutions to meet your credit needs.
- Receive 0.5% off the posted rate of your fixed or variable rate installment loan<sup>1</sup>.

### RBC Loans

- Take advantage of RSP Loans at RBC Royal Bank's Prime Lending rate throughout the year. (some conditions apply)

### RBC Access USA®

Only RBC Access USA lets you bank seamlessly between Canada and the U.S. It links your RBC Royal Bank® (Canada) and RBC Bank (USA) accounts so you can transfer money easily and pay bills<sup>6</sup> via RBC Online Banking<sup>7</sup>. Plus, you can also access your Canadian credit history when you need it, so banking is always easy, wherever you are.

## Contact us today

For more detailed information on our products and services, please visit [www.rbcroyalbank.com](http://www.rbcroyalbank.com). Or call 1-800 ROYAL® 1-1 (1-800-769-2511) and speak to a Customer Service Representative.



**RBC Royal Bank**

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<sup>1</sup> Special offers may be changed, withdrawn or extended at any time, without notice. Not available in combination with any other rate discounts, offers or promotions.

<sup>2</sup> Savings were calculated assuming the use of all banking services available within the package. The amount actually saved will vary depending on the extent to which you use each of the account services. For this calculation, the following assumptions regarding service use were made: overdraft protection, 1 cheque order annually, 2 Interac® Email Money Transfers, C\$1,000 of travellers cheques purchased annually, plus use of 4 drafts/services annually, a travel coupon and the use of a safe deposit box. Monthly savings also include 100 debits (operating and alternate accounts), 3 Interac ATM withdrawals, 1 PLUS® ATM withdrawal, 2 cross-border debits, 2 certified cheque services, applicant/co-applicant credit card, 1 assisted stop-payment annually and a self-directed RRSP.

<sup>3</sup> Savings were calculated assuming the use of all banking services available within the package. The amount actually saved will vary depending on the extent to which you use each of the account services. For this calculation, the following assumptions regarding service use were made: overdraft protection, 1 cheque order annually, 2 Interac Email Money Transfers, \$1,000CDN of travellers cheques purchased annually, plus the use of 4 bank drafts annually, a travel coupon and the use of a safe deposit box. Savings for the RBC Signature No Limit Banking account also includes 45 debits, 3 Interac ATM withdrawals and an RBC Rewards credit card.

<sup>4</sup> Credit card must earn RBC Rewards points.

<sup>5</sup> For terms, conditions and restrictions that apply to the RBC Rewards program, visit [www.rbc rewards.com](http://www.rbc rewards.com) or call 1-800 ROYAL 1-2 (1-800-769-2512).

<sup>6</sup> Bills originating from Canada must be paid from your RBC Royal Bank (Canada) account and bills originating from the U.S. must be paid from your RBC Bank (USA) account.

<sup>7</sup> RBC Online Banking is provided by Royal Bank of Canada.

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