



RBC DOMINION SECURITIES  
CREDIT SOLUTIONS

**CREDIT AT YOUR CONVENIENCE**



**RBC  
Dominion  
Securities**



SOPHISTICATED CREDIT  
SOLUTIONS WHEN YOU NEED  
THEM – CONVENIENTLY  
AVAILABLE THROUGH YOUR  
RBC DOMINION SECURITIES  
INVESTMENT ADVISOR.  
IT'S JUST ONE MORE WAY  
YOUR INVESTMENT ADVISOR  
HELPS WITH YOUR VARIOUS  
WEALTH MANAGEMENT NEEDS.

# RBC Dominion Securities Credit Solutions

## Helping you build and protect your wealth

*Through your RBC Dominion Securities Investment Advisor, you have access to a wide range of services to help you address your multi-faceted financial concerns.*

Whether you need personal investment advice, professional money management, a customized financial plan, or insurance-based wealth protection strategies – your Investment Advisor can help. Your Investment Advisor also provides access to sophisticated credit and lending services, conveniently linked to your RBC Dominion Securities accounts, to help with your cash management needs.

With RBC Dominion Securities Credit Solutions, you can make a major purchase, meet tax obligations or take advantage of a business opportunity quickly and easily – without having to liquidate investment assets at an inopportune time. You can get the credit you need when you need it, while at the same time maintaining your investment portfolio to stay on course to meeting your long-term financial goals, such as a comfortable retirement or well-funded estate plan.

Your Investment Advisor, working together with a dedicated credit specialist from RBC Financial Group®, can help you evaluate your cash flow and provide you with the right lending solutions to meet your needs.

# Credit solutions to meet your various needs

## **RBC Dominion Securities Credit Solutions can help you:**

- Acquire a major asset, such as artwork, an automobile, or a vacation or estate property
- Meet your home financing needs, whether you're thinking about purchasing a new home, building a new home or remodeling your existing home

# Credit solutions designed for you

## **Investment line of credit**

RBC Dominion Securities Credit Solutions is a revolving line of credit secured by one or more of your eligible RBC Dominion Securities investment accounts. The amount of your line of credit is determined by the value and type of securities in your investment accounts. You can choose a competitive fixed or variable rate and you will receive regular account statements detailing your line of credit activity.

## **Complex credit solutions**

With greater financial wealth, there is often a need for more complex lending structures. Our credit specialists provide access to complex lending capabilities, including lending to

- Refinance higher-interest debt to reduce interest payments and enhance your cash flow
- Take advantage of an opportunity to expand your business or fund capital expenditures
- Satisfy tax obligations without having to sell investments at an inopportune time
- Diversify your investment portfolio
- Create tax-efficient lending structures
- Hedge your exposure to certain currencies to reduce risk

holding companies and trusts, as well as structured transactions. They also offer access to international services, such as foreign currency hedging and multi-currency loans. In addition, they can help you diversify large, concentrated investment positions, such as company stock options.

### **Fixed-rate financing**

If you have larger borrowing needs, as an alternative to prime-based lending, our specialists can provide longer-term fixed-rate financing, including access to Bankers' Acceptances and Libor financing. Fixing a portion of your total debt can help manage the risk of rising interest rates.

### **Standard credit**

For your convenience, we can also coordinate your access to the full range of credit offerings, including RBC Homeline, residential mortgages, Visa cards and more.



## **THE EXPERTISE YOU NEED**

RBC Financial Group's credit specialists have knowledge of a wide range of credit products, including sophisticated facilities to meet special needs. They work together with your Investment Advisor to provide optimum credit solutions.

Whenever and wherever opportunities arise, mobilizing credit potential may be both prudent and profitable. Royal Bank of Canada credit facilities are designed to help you make the most of the specific opportunities you may have, both today and tomorrow.



## **ACCESS THE CREDIT SOLUTIONS YOU NEED TODAY**

**TO LEARN HOW RBC DOMINION  
SECURITIES CREDIT SOLUTIONS CAN  
HELP YOU MEET YOUR FINANCIAL  
GOALS, PLEASE CONTACT YOUR  
INVESTMENT ADVISOR.**

This information has been provided by RBC Dominion Securities, on behalf of RBC Financial Group. Royal Bank of Canada is regulated by the Office of the Superintendent of Financial Institutions in Canada. You should carefully read any risk warnings or regulatory disclosures in this or any other literature forwarded to you by Royal Bank of Canada, its subsidiaries or affiliates. Any products and/or services described are provided by various RBC Financial Group member companies.

This is intended as general information only and is not intended as taxation, investment or professional advice. Clients should always obtain independent professional advice particular to their individual circumstances. All credit facilities are subject to Royal Bank of Canada's approval process.

RBC Dominion Securities Credit Solutions may not be suitable for all investors. Before using any of these products, make sure you understand the risks involved. The use of leverage can magnify losses as well as gains and is more suited to clients with higher risk tolerance. Our securities-based loans are demand loans and are subject to minimum collateral requirements. You must maintain sufficient collateral to support your credit line. Interest rates, market conditions, tax rulings and other investment factors are subject to sometimes rapid change.



*RBC Dominion Securities Inc.\* and Royal Bank of Canada are separate corporate entities which are affiliated. \*Member CIPF. ®Registered trademark of Royal Bank of Canada. Used under licence. RBC Dominion Securities is a registered trademark of Royal Bank of Canada. Used under licence. ©Copyright 2007. All rights reserved.*

*DSCREDIT (04/07)*