

# Premier Cross-Border Solutions

Exclusive Offer for RBC Private Banking Premier Clients



Managing your cross-border finances has never been easier. Our standard cross-border banking package includes two U.S.-based accounts:

## Visa<sup>®</sup> Signature Black Plus Credit Card

- **No foreign transaction fees.** Unlike many Canadian cards, our card doesn't charge a 2.5% transaction fee on your U.S. purchases, saving you \$25 on every \$1,000 USD you spend
- **Travel insurance<sup>1</sup> and emergency services** like roadside assistance, trip cancellation insurance, lost luggage assistance and more
- **RBC Rewards.** Earn 1.5 points for every dollar you spend. Redeem points for travel, cash back and more<sup>2</sup>
- **24/7 concierge services** to scheduled events, purchase tickets and more
- **Annual fee:** Rebated for RBC Private Banking Premier clients

## Direct Checking

- **10 monthly debits.** \$1.00 per debit over 10<sup>3</sup>
- **Instant and free<sup>4</sup> online currency exchange and transfers** between your RBC Canadian and RBC Bank U.S. accounts
- **Easy online deposits and bill pay** from any device
- **U.S. cash access.** Get cash at any U.S. ATM. If you're charged a fee, we'll reimburse you<sup>5</sup>
- **No monthly account fee<sup>6</sup>**
- Plus, receive your RBC Private Banking Premier client **preferred exchange rate!**

**Want unlimited transactions?** Consider a U.S.-based Premium Checking account with eStatements for \$89.95 USD annually or \$119.95 USD annually with paper statements.



**Considering buying a home in the U.S.?  
We specialize in helping Canadians finance U.S. real estate.**

Use your Canadian credit history and your RBC relationship to help secure your mortgage.<sup>7</sup>  
**Ask us about our mortgage fee discount exclusively for RBC Private Banking Premier clients.**

**Contact your Wealth Management or Premier Banking Advisor today for details.**  
Mention promo code DSP2017.



Equal Housing Lender. Member FDIC.

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All loans and lines of credit are subject to approval.

<sup>1</sup> All insurance is subject to limitations and exclusions. Insurance products are offered by Visa and are not insured by the FDIC or any federal government agency and are not a deposit or other obligation of, or guaranteed by, any bank or bank affiliate.

<sup>2</sup> Refer to the RBC Rewards Program Rules and Conditions provided with your card for details. Rewards Points are not earned on balance transfers and cash advances.

<sup>3</sup> Debit transactions do not include service charges and online fund transfers such as a transfer to a deposit account, a credit card payment and north and south transfers from an RBC Royal Bank and RBC Bank account in the same name.

<sup>4</sup> No foreign transaction fees or transfer fees will be charged. Foreign exchange rates apply when converting currencies. Standard account charges may apply. Maximum transaction limits may apply and are subject to change. Availability of the money will depend on the time when it is sent from Royal Bank of Canada or RBC Bank. Transaction may not appear on your account transaction history until the following day but will reflect the date of transfer.

<sup>5</sup> If ATM fees apply, during the process, you will be notified of the fee and will be required to accept the fee if you desire to complete the transaction. Refunded fees: Up to 2 fees per cycle for Direct Checking; upon client request.

<sup>6</sup> Standard account fees and transaction limits will apply.

<sup>7</sup> Mortgages are subject to approval, including verification of acceptable income, credit worthiness and property valuations. Minimum and maximum property values and maximum loan-to-value ratios apply. Homeowner's insurance is required for all loans and lines of credit, and flood insurance is required if the property is located in a Special Flood Hazard area. Escrows may be required. There are closing costs associated with these products.

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