

Premier Cross-Border Solutions

Exclusive Offer for RBC Private Banking Premier Clients



Managing your cross-border finances has never been easier. Our Cross-Border Banking Bundle includes U.S.-based account options:

Visa® Signature Black Plus Credit Card

- **No foreign transaction fees¹** 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 spend²
- **Travel insurance³ and emergency services** like roadside assistance, trip cancellation insurance, lost luggage assistance and more
- **RBC Rewards⁴** Earn 1.5 points for every dollar you spend. Redeem points for travel, cash back and more⁴
- **24/7 concierge services** to scheduled events, purchase tickets and more
- **Annual fee.** Rebated for RBC Private Banking Premier clients (a \$75 value)

U.S.-based Checking Accounts Features:

- **Instant and free¹ online currency exchange and transfers** between your RBC Canadian and RBC Bank U.S. accounts
- **Easy online deposits and bill pay** from any device
- **Over 50,000 no-fee ATMs nationwide⁵**
- Plus, receive your RBC Private Banking Premier client **preferred exchange rate!**

Direct Checking Features:

- **10 monthly debits.** \$1 per debit over 10⁶
- **First 12 months free⁷** (a \$39.50 value)

OR

Premium Checking Features:

- **Unlimited monthly transactions**
- **\$50 refund on first \$99.95 annual fee⁷** (with e-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.⁸
Ask us about our mortgage fee discount⁹ 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.

¹ 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.

² Many Canadian credit cards charge a foreign transaction fee of 2.5%, which equals \$25 for a \$1,000 USD purchase.

³ 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.

⁴ 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.

⁵ Standard account fees and transaction limitations will apply. To find a no-fee ATM near you visit www.rbcbank.com/atms.

⁶ 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.

⁷ Standard account fees and transaction limits will apply.

⁸ 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.

⁹ Offer may be withdrawn or changed at any time without notice and is available to the following clients: new RBC Bank mortgage, purchase of Investment Properties, and Refinance on a property that is owned free and clear. Additional bank fees and third party fees apply and are paid separately.

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