



RBC Private Banking Premier



Wealth
Management

Discover the privileges of
RBC Private Banking Premier.



An exclusive offer for select clients of RBC Wealth Management

RBC Private Banking Premier is a unique banking and credit service offering with personalized attention to help you meet your day-to-day financial needs.

You receive a tailored banking and credit package to complement the best-in-class investment management and wealth planning from your Wealth Management team.

You benefit from the personal attention of a dedicated Premier Banking Advisor – an experienced banking professional who acts as a member of your Wealth Management team.

In addition, your investment team and Premier Banking Advisor will work together to help ensure your investment, wealth management, banking and credit needs are smoothly integrated.

Personalized service to save you time



Solutions to simplify your life

Your Premier Banking Advisor will work with you to assess your day-to-day banking and credit needs and ensure those needs are handled in a convenient and efficient manner.

Your primary Private Banking account includes an exclusive Private Banking client card. For added convenience, two additional Canadian dollar accounts and one U.S. dollar account are also available, and can be held by the primary account holder, your spouse or children.

You will also have access to our RBC Mobile banking apps, and all RBC Online Banking functionality for 24/7 access to your funds.

One of RBC's most
comprehensive
banking packages



Premium services, a comprehensive banking package and exclusive offers

In addition to the convenience of having a dedicated, personal contact for your banking and credit needs, you will receive one of RBC's most comprehensive banking packages:

1. Up to four RBC Private Banking accounts and dedicated Premier Banking Advisor with a monthly banking fee of \$75 fully rebated, conditions apply¹
2. High daily access limits on cash withdrawals and direct payments
3. Special rates for RBC's home equity line of credit²
4. RBC Avion[®] Visa Infinite Privilege[‡] Card or a suite of other premium credit cards, with a rebate of \$120 towards the annual fee³ where applicable
5. Cross-border banking solutions

Flexibility to suit
your needs



RBC Private Banking Premier

Account service highlights at a glance³

RBC Private Banking Account Package ³	
Banking package ³	One primary personal Private Banking account including an exclusive Private Banking client card
	Up to two additional personal Canadian dollar accounts and one personal U.S. dollar account are also available, and can be held by the primary account holder, their spouse or children
	Higher daily access limits: \$3,000 cash withdrawals, \$5,000 direct payments and \$5,000 deposit release
	Unlimited debits, use of other banks' ATMs ⁴ and Interac e-Transfers ⁴
	No minimum balance and no monthly fees for overdraft protection ²
	Preferred foreign exchange rates
Credit options	
Credit Cards ²	Pre-approved credit limit of up to \$20,000 for RBC Avion [®] Visa Infinite Privilege [†] , RBC Avion [®] Visa Infinite, WestJet RBC World Elite MasterCard ³
Personal lending	Preferred pricing on Fixed and Variable Rate Mortgage for home and investment property Special introductory rates for RBC Homeline Plan [®] home equity lines of credit Royal Credit Line [®] , Overdraft Protection, Fixed and Variable Rate Personal Loans, Car Loans, Student Line of Credit, RRSP Loans ²
Additional account types outside of package offer	Premier Banking Advisors are able to open and assist you further with your non-personal banking needs including family trusts, some business current accounts, and holding company accounts with no credit needs. Regular service fees apply. ⁵

Convenience to suit
your lifestyle



Exclusive offers

RBC Avion® Visa Infinite Privilege[†] Card⁶

Pre-approved RBC Avion Visa Infinite Privilege Card* with a credit limit up to \$20,000²

Welcome bonus of 30,000 RBC Rewards[®] points

\$279 annual fee after waiver of \$120

Cross-border banking solution⁷

Chequing accounts with fee rebates available

Visa[†] Signature Black Plus credit card with annual fee rebate

Contact us today to discover the privileges
of RBC Private Banking Premier.



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*Annual Interest Rates apply: Purchases 19.99% ; Cash Advances 22.99%.

¹Preferred RBC Dominion Securities Inc. *and Philips, Hager and North Investment Counsel Inc. clients will be debited \$75.00/month for the Premier Package and must maintain \$1 million or more in qualifying investable assets (determined solely at the discretion of RBC) to receive the monthly fee rebate of \$75.00/month. Qualification for the rebate will be determined on a month by month basis. If the fee rebate applies, it will appear on your Primary Account as a debit and a subsequent rebate. ²Subject to credit approval. ³For full details, refer to a Premier Banking Advisor for the RBC Private Banking Premier Features and Services Addendum. ⁴No RBC charge for use, but other banks' charges may apply. ⁵For full details, refer to a Premier Banking Advisor for the "Business Banking Services Brochure"(English 86004, French 86005). for fees. ⁶For full details on RBC credit card products, refer to a Premier Banking Advisor or visit RBC.com. ⁷For full account details, refer to "Premier Cross-Border Banking Solutions" #All brand names and trademarks are property of their respective owner and are used under license if applicable. RBC Wealth Management is a registered trademark of Royal Bank of Canada. Products and services such as GICs, personal and business banking, loans, and credit are products provided by Royal Bank of Canada. RBC Dominion Securities Inc., and RBC Philips, Hager and North Investment Counsel Inc. and Royal Bank of Canada are separate legal entities that are affiliated. *Member – Canadian Investor Protection Fund. 19_14939_275 118877 (10/2019)