



# RBC Private Banking Premier



Wealth  
Management

Discover the privileges of  
RBC Private Banking Premier.



## An exclusive offer for select clients of RBC Dominion Securities

RBC Private Banking Premier is a unique banking and credit service offering 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 Investment Advisor.

You benefit from the personal attention of a dedicated Premier Banking Advisor – an experienced banking professional who acts as a member of your Investment Advisor’s extended wealth management team.

In addition, your Investment Advisor 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



## Flexibility 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



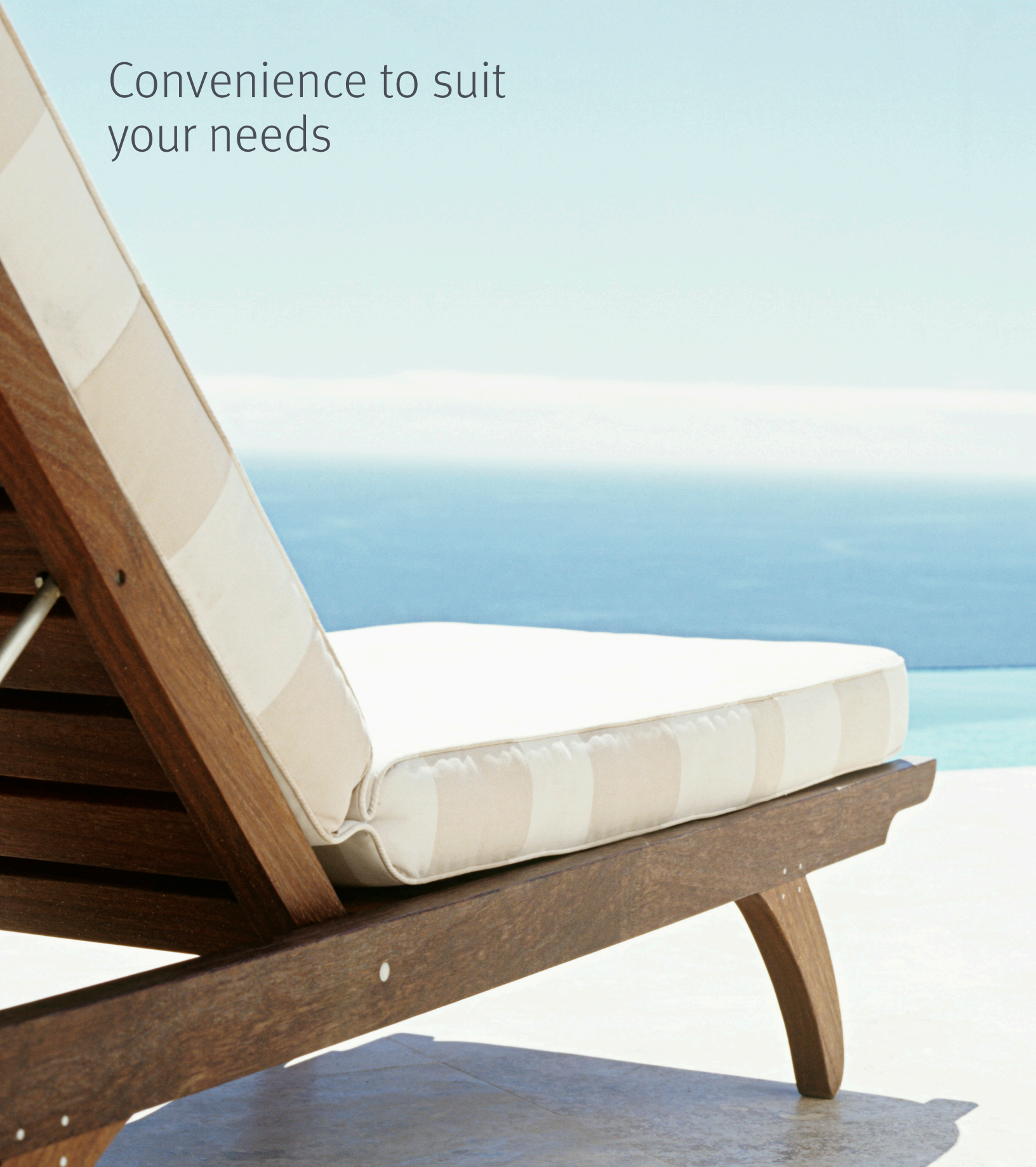
## Premium services, a comprehensive banking package and exclusive offers

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, a dedicated Premier Banking Advisor and a fully waived \$75 monthly banking fee<sup>1</sup>
2. High daily access limits on cash withdrawals and direct payments
3. Special rates for RBC's home equity line of credit\*\*
4. RBC Avion Visa Infinite Privilege Card with a \$120 rebate off the annual fee
5. Exclusive cross-border banking package



Convenience to suit  
your needs





# RBC Private Banking Premier

## Account service highlights at a glance<sup>3</sup>

|                              |   |
|------------------------------|---|
| Banking package <sup>3</sup> | One primary Private Banking account including an exclusive Private Banking Client Card  |
|                              | Up to two additional Canadian dollar accounts and one U.S. dollar 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 and Interac e-Transfers <sup>†</sup>   |
|                              | No minimum balance and no monthly fees for overdraft protection**   |
|                              | Preferred foreign exchange rates  |
| <b>Credit options</b>        |   |
| <b>Unsecured credit</b>      | <p>Personal loans and credit cards with an aggregated limit<sup>**</sup>:</p> <ol style="list-style-type: none"> <li>Royal Credit Line<sup>®</sup>, Overdraft Protection, Fixed and Variable Rate Personal Loans, Car Loans, Student Line of Credit, RRSP Loans</li> <li>RBC Visa and MasterCard, pre-approved RBC Avion<sup>®</sup> Visa Infinite Privilege<sup>†</sup></li> </ol> |
| <b>Secured credit</b>        | <p>Home equity financing:</p> <ol style="list-style-type: none"> <li>Fixed and Variable Rate Mortgage for home and investment property, including preferred pricing</li> <li>RBC Homeline Plan<sup>®</sup>, including special introductory rates for home equity lines of credit</li> </ol>   |

Convenience to suit  
your lifestyle





## Exclusive offers

### RBC Avion® Visa Infinite Privilege<sup>†</sup> Card<sup>2</sup>

Pre-approved RBC Avion Visa Infinite Privilege Card\* with a \$20,000 credit limit\*\*

Welcome bonus of 30,000 RBC Rewards® points.

Annual fee: \$279 after your \$120 client rebate (standard fee is \$399)

### Cross-border banking solution<sup>4</sup>

U.S. banking offer

Direct chequing account with no monthly account fee

Visa<sup>†</sup> Signature Black Plus credit card with annual fee rebate

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



Wealth  
Management

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\*Annual Interest Rates apply: Purchases 19.99% ; Cash Advances 21.99%.

\*\*Subject to credit approvals. 1. Preferred RBC Dominion Securities clients must maintain \$1 million or more in investable assets for a fee rebate or waiver. 2. For full details, refer to "Welcome to choice, prestige and unparalleled service with the RBC® Avion® Visa Infinite Privilege† card" (110840). 3. For full account details refer to "RBC's Personal Banking and Savings Account" booklet (0563). 4. For full account details refer to "Premier Cross-Border Banking Solutions". RBC Wealth Management is a business name used by various affiliates of Royal Bank of Canada. When providing financial planning services, or engaging in any mutual fund-related activities, Premier Banking Advisors are acting on behalf of Royal Mutual Funds Inc. Products and services such as GICs, personal and business banking, loans, and credit are products provided by Royal Bank of Canada. Royal Mutual Funds Inc., RBC Dominion Securities\* and Royal Bank of Canada are separate legal entities that are affiliated. Certain services may be provided by companies under RBC Wealth Management®. Royal Mutual Funds Inc. is licensed as a financial services firm in the province of Quebec. \*Member-Canadian Investor Protection Fund. © / TM Trademark(s) of Royal Bank of Canada. RBC Wealth Management is a registered trademark of Royal Bank of Canada. † All brand names and trademarks are property of their respective owner (and are used under licence if applicable) ©Royal Bank of Canada 2017. All rights reserved. 17\_14939\_275 118877 (11/2017)