



Royal Bank



Exclusive offers for RBC Wealth Management clients

Mortgages and Home Equity Lines of Credit

As a valued client, you have access to a wide range of products, services and advice from across RBC® to help you with your financial needs beyond investment and wealth management. Your RBC Wealth Management® advisor can introduce you to experts at RBC to assist you in financing your home, an investment property or a vacation home.

- Receive preferred pricing on your mortgage and home equity line of credit.
- Gain a \$250 cash bonus with an eligible mortgage¹, which can be combined with any other ongoing Home Equity Finance offer at time of closing.
- Get up to \$1,200 covered in switch fees associated with basic title insurance, application processing and discharge from your current lender.²
- Switch your mortgage hassle-free as we contact the financial institution that's currently holding your mortgage and make all the arrangements for you.
- You may also qualify for a higher mortgage by using a combination of income and liquid assets instead of income alone.

Contact your RBC Wealth Management representative for an introduction to an RBC mortgage professional.

RBC Wealth Management Canada is a division of Royal Bank of Canada and includes RBC Dominion Securities Inc.* and RBC Phillips, Hager and North Investment Counsel Inc., respectively an investment dealer and a portfolio manager registered under Canadian securities laws. * Member-Canadian Investor Protection Fund. ¹ Eligible mortgage applications are applications where the lead was submitted by a DS Investment Advisor or PH&N Investment Counsellor to Canadian Banking that result in a written mortgage pre-approval or approval, containing an interest rate commitment, dated between November 1, 2019 and October 31, 2020. Mortgage must fund within 120 days of rate commitment start date and no later than February 28, 2021. Offer eligible only for a new RBC closed mortgage with a one-year or greater fixed interest rate or a five-year variable rate term. The mortgage with RBC must have a principal amount of \$25,000 to qualify. If you open an RBC Homeline Plan® account, you may be eligible to receive the offer based on the total principal amount(s) in the mortgage segment(s) of the RBC Homeline Plan. Limited to one payment per new mortgage or Homeline Plan funded. Eligible transactions will receive \$250 in cash. This offer is not available for any amendment to an existing mortgage with RBC, an advance of additional funds, a renewal, a new mortgage purchase, a new mortgage segment within an RBC Homeline Plan, a mortgage portability transaction or a transfer of an existing mortgage with RBC to a Homeline Plan. This offer is available for all mortgages switched in from other Financial Institutions. This offer is not available on construction draw mortgages. Offers may be combined or used in conjunction with only certain other RBC offers. Other terms and conditions may apply. See your RBC mortgage specialist for more details. The offer is subject to standard lending criteria for residential mortgages. To qualify, you must have or open an RBC Royal Bank Canadian dollar personal banking account. The money will be credited to your account within eight weeks after the mortgage advance date. Offer may be withdrawn or amended without notice at any time. ² We will pay, when applicable, the basic title insurance fee, processing fee and one discharge fee (up to \$300 maximum discharge fee). Offer excludes mortgage prepayment charges that you may have to pay. Offer eligible only for a new RBC closed mortgage with a four-year or greater fixed interest rate or a five-year variable rate term. Other terms and conditions may apply. See your RBC mortgage specialist for more details. Offer may be withdrawn or amended without notice at any time. Personal lending products and residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria. 19_90081_814 (10/2019)