

Over \$1,700  
in total value  
and savings!



RBC Royal Bank



# TABIA Business and Personal Banking Program

July 27, 2012



# Program Overview

RBC Royal Bank® is pleased to provide TABIA members with a special banking program for your business and personal needs. With over 1,300 branches, 4,000 ATMs, 24/7 Telephone Banking, Mobile Banking apps, and award-winning Online Banking, it's easy to access your money and speak with an RBC® Advisor anywhere in Canada.

The products and services listed on the following pages are offered by RBC Royal Bank or RBC Direct Investing™. We would also be pleased to refer you to our partners in RBC Wealth Management® for more complex banking needs.



# Business Banking Program

Receive a **\$100 credit** when you open any of the following RBC Royal Bank business accounts

	\$6 Small Business Account*	RBC Business Essentials Fixed Fee Plans			
		Plan 1	Plan 2	Plan 3	Plan 4
<b>Designed for</b>	Low or flexible transaction volumes	Low to medium transaction volumes	Medium transaction volumes	Medium to high transaction volumes	High transaction volumes
<b>Monthly fee</b>	\$6.00	\$20.00	\$35.00	\$50.00	\$75.00
<b>Debits included</b>	Up to 8 transactions included. Additional transactions are pay-as-you-go. Volume and channel discounts available.	Up to 20	Up to 35	Up to 50	Up to 75
<b>Credits included</b>		Up to 15	Up to 35	Up to 50	Up to 75
<b>Items deposited included</b>	\$0.20 each	Up to 20	Up to 40	Up to 60	Up to 85
<b>Cash deposited included</b>	From \$2.00 per \$1,000	Up to \$2,500	Up to \$3,500	Up to \$6,500	Up to \$10,000
<b>Balance fee waiver<sup>~</sup></b>	n/a	n/a	n/a	Yes	Yes

<sup>~</sup> Fee waiver is applied only to minimum monthly fee when daily minimum balance is maintained for the entire month. The daily minimum balance requirement for Plan 3 is \$40,000, and \$65,000 for Plan 4.



RBC Royal Bank

# Business Banking Program

**RBC Royal Bank Visa<sup>‡</sup> Business Platinum Avion<sup>®</sup> card – 20,000 welcome RBC Rewards<sup>®</sup> points<sup>1</sup> plus no annual fee for the first year**

- Separate your business from your personal expenses while earning RBC Rewards points that let you fly any airline, any flight, any time<sup>2</sup>
- Earn 1 RBC Rewards<sup>®</sup> point for every dollar in purchases charged to the card<sup>3</sup>
- Built-in suite of premium insurance coverage and enhanced security features
- Get the RBC Visa Platinum Avion or Infinite<sup>‡</sup> Avion card for your personal expenses and combine your points to earn rewards even faster
  - Plus, you'll receive a reduced \$50 annual fee when you have both the Personal and Business Avion cards – a savings of \$70 a year





# Business Banking Program

## Get the best competitive rate with credit and debit card processing from Moneris Solutions<sup>‡</sup>

- Receive a **\$400 bonus** plus a go-day satisfaction guarantee<sup>4</sup>
- Your money is deposited in your RBC bank account the next day so you get access when you want it<sup>5</sup>
- Wide selection of POS solutions with processing systems that are available 99.9% of the time

## No implementation fee (**\$200 value**) and two months of free payroll processing<sup>6</sup> with ADP <sup>‡</sup>

- With ADP, you will spend only minutes on your payroll each pay period
- Simply transmit your payroll details over the phone or the Internet – ADP will calculate, deposit, file and reconcile your payroll taxes
- Your RBC Business Advisor can help you choose the right payroll solution for your business



# Employee Rewards and Recognition Services

Motivate your employees with rewards and recognition that will help you retain the talent you want and promote an overall standard of excellence for everyone to attain.

## Benefits to Your Business

- Options available that suit your culture and budget
- Fast, online access and easy administration tools
- Satisfied employees, resulting in reduced turnover and recruitment costs

## Reward Options and Features

- Gift certificates from nearly 50 different merchandisers
- A collection of quality awards in a variety of price ranges
- Quick and easy online ordering
- Ease of administration and tracking support



# Personal Banking Program

Choose from one of two banking packages for your everyday, personal needs:

## RBC Signature No Limit Banking<sup>®</sup> account

- Enjoy no monthly fee for 6 months - \$14.95 per month thereafter
- Unlimited banking transactions
- 3 non-RBC ATM transactions refunded per month<sup>7</sup>
- Up to a \$39 rebate on the annual fee of any eligible RBC personal credit card<sup>8</sup>
- Overdraft protection<sup>9</sup>

## RBC VIP Banking<sup>®</sup> account

- Enjoy no monthly fee for 3 months - \$30 per month thereafter
- Unlimited banking transactions with Interac<sup>‡</sup> and PLUS<sup>‡</sup> System network fees waived<sup>10</sup>
- Applicant and co-applicant fees waived on one RBC premium personal credit card
- Overdraft protection<sup>9</sup>
- Exclusive travel benefits and more

PLUS you could bank for free or enjoy reduced banking fees with our MultiProduct Rebate<sup>®</sup>. All you need is an RBC personal banking account and two or more eligible RBC products. Ask an RBC Advisor for details.



# Personal Banking Program

## RBC Visa Infinite<sup>‡</sup> and Platinum Avion cards and RBC Rewards

- Earn RBC Rewards points for every dollar in purchases charged to the card<sup>3</sup> and redeem for travel, merchandise, gift cards and more
- Receive **15,000** RBC Rewards points upon enrolment for the RBC Visa Infinite Avion card or the Visa Platinum Avion card<sup>1</sup>
- Combine RBC Rewards points earned on your RBC Visa Business Avion card and redeem for even greater rewards

## Residential mortgages, lines of credit, and loans

- Up to 0.50% off the interest rate of your fixed or variable rate instalment loan (subject to approval)
- Fees waived on one mortgage processing fee for the purchase, refinancing or switch-in of your primary residential home (save \$250)
- Get prime + 0.5% with the Homeline Plan<sup>®</sup> credit line
- Competitive lending rates on Royal Credit Line<sup>®</sup> and mortgages



# Investment Services

## RBC Direct Investing – you're in control

- Quarterly maintenance fee waived with a combined total of \$15,000 more in assets across your RBC Direct Investing accounts (\$100 annual value).
- Receive up to \$135 reimbursement on your transfer fees when you open a new account with \$15,000 or more<sup>11</sup>
- Low trading fees – starting from as low as \$6.95 to \$9.95 flat<sup>12</sup>
- Choose from a variety of account types to meet your investment needs. Buy and sell stocks, options, mutual funds, ETFs, and more.
- Open a Practice Account and start investing risk-free with \$100,000 in practice money.

## RBC Royal Bank products and registered plans

- Preferred interest rates and flexible investment terms for GICs on a minimum one-year non-redeemable GIC with a minimum balance of \$1,000.
- No start-up or administration fee upon opening a Tax-Free Savings Account (TFSA), Registered Education Savings Plan (RESP), or Registered Retirement Savings Plan (RRSP).
- Set up pre-authorized contributions with TFSA-Matic<sup>®</sup>, RESP-Matic<sup>®</sup>, and RSP-Matic<sup>®</sup> starting from just \$25 per month.



# Switch to RBC Royal Bank today

- With CustomSwitch<sup>®</sup>, it's free, easy, convenient, and hassle-free to transfer your pre-authorized business and personal transactions and bank accounts to RBC Royal Bank<sup>13</sup>.
- Call 1-800-ROYAL<sup>®</sup> 20 to make an appointment at your nearest RBC Royal Bank branch. Be sure to ask for the TABIA Business and Personal Banking Package.
- Visit [rbcroyalbank.com](http://rbcroyalbank.com) to learn more about the products and services included in your TABIA banking package

Thank you for considering us. We hope to see you soon.



# Disclosures, Terms and Conditions

®/™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

‡ All other trademarks are the property of their respective owner(s).

All mortgage and lending products are offered by Royal Bank of Canada and are subject to its standard lending criteria.

RBC Direct Investing Inc.\* and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc. \*Member-Canadian Investor Protection Fund.

\* The RBC Business Essentials \$6 Small Business Account is also known as the RBC Business Essentials Variable Pricing Account. Additional fees and charges will apply for services and transactions exceeding \$6 per month.

<sup>1</sup> To receive the 20,000 welcome RBC Rewards points, your application form must be received by December 31, 2012 and approved by us. Upon enrolment, 20,000 bonus RBC Rewards points will appear on your first credit card statement. Additional cardholder(s), as well as existing RBC Royal Bank Visa Platinum or Infinite Avion cardholders (Business or Personal) as of the offer eligibility period, are not eligible for this offer. This offer may not be combined or used in conjunction with any other offer.

<sup>2</sup> Subject to availability. Some restrictions may apply.

<sup>3</sup> RBC Rewards points are earned on net purchases only; they are not earned on cash advances (including RBC Royal Bank credit card cheques, balance transfers, cash-like transactions and certain bill payments), interest charges or fees, and credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged. For details on eligible travel-related purchases refer to the RBC Rewards Avion Terms and Conditions at: [www.rbcwards.com/terms-and-conditions/index-na.html](http://www.rbcwards.com/terms-and-conditions/index-na.html) Some restrictions apply.

<sup>4</sup> Offer provided by Moneris Solutions. Certain terms and conditions apply. Please visit [moneris.com/400bonus](http://moneris.com/400bonus) for complete details and restrictions regarding offer eligibility. Promotion runs from August 1, 2012 until December 31, 2012.

<sup>5</sup> Some conditions apply.

<sup>6</sup> Offer available to new clients only. Offer expires December 31, 2012. ADP is a registered trademark of ADP Inc. Services provided herein are provided by ADP Canada.

<sup>7</sup> ATM operator surcharge (also called convenience fee) may apply.

<sup>8</sup> Visa credit card must earn RBC Rewards points.

<sup>9</sup> Monthly fee waived. Overdraft interest charge applies if used. Subject to approval.

<sup>10</sup> ATM operator surcharge (also called convenience fee) may apply. Each account cash withdrawal at an ATM outside Canada displaying the PLUS System symbol and any fees that may be imposed by any third party for using the ATM are converted to Canadian dollars at an exchange rate which is 2.5% over the base rate set by Visa International in effect at the time of processing. Exchange rates fluctuate and, as such, the rate applied will usually differ from the posted exchange rate at the time of the transaction.

<sup>11</sup> Up to \$135 in transfer fees will be covered when you transfer \$15,000 or more from an investment account held outside RBC to RBC Direct Investing. Proof of transfer fee payment must be provided.

<sup>12</sup> \$6.95 flat CDN or US equity trade when you trade 150 or more times per quarter; \$9.95 flat CDN or US equity trade with \$50,000 or more of household assets held in RBC Direct Investing account(s) or when you trade 30 to 149 times per quarter. This pricing applies to trades placed through an available Automated Service, including the online investing site. Additional terms and conditions apply. Visit [www.rbcdirectinvesting.com/lowtrades](http://www.rbcdirectinvesting.com/lowtrades) or call 1-800-769-2560 for details.

<sup>13</sup> Transfer fees or other fees and charges may apply when transferring your pre-authorized transactions and bank accounts to us. The transferring financial institution or entity may impose these fees or charges. Royal Bank of Canada is not responsible for any such fees or charges and you will be responsible for such fees or charges.