

Contact us today

To find out more about all the benefits available to you through your group banking plan, please contact:

Your local RBC branch or call 1-800-769-2511 to arrange an appointment

For branch locations and hours of business, please visit <https://maps.rbcroyalbank.com/>

For more information on group banking offers, please visit www.rbc.com/groupbanking

Or call 1-800 ROYAL® 1-1 (1-800-769-2511) and speak to a Customer Service Representative.

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(1) Savings were calculated assuming the use of all banking services available within the package. The amount actually saved will vary depending on the extent to which you use each of the account services. For this calculation, the following assumptions regarding service use were made: Overdraft protection, 1 cheque order annually, 2 Interac Email Money Transfers, \$1,000CDN of travelers cheques purchased annually, plus the use of 4 bank drafts annually, travel coupon and assumes the use of a Safe Deposit Box. Savings for the RBC Signature No Limit Banking account also includes 45 debits, 3 Interac withdrawals and Rewards credit card.

(2) Savings were calculated assuming the use of all banking services available within the package. The amount actually saved will vary depending on the extent to which you use each of the account services. For this calculation, the following assumptions regarding service use were made: overdraft protection, 1 cheque order annually, 2 Interac Email Money Transfers, C\$1,000 of travellers cheques purchased annually, plus use of 4 drafts/ services annually, travel coupon; and assumes the use of a safe deposit box. Monthly savings also include 100 debits (operating and alternate accounts), 3 Interac ATM withdrawals, 1 PLUS ATM withdrawal, 2 cross-border debits, 2 certified cheque services, applicant/co-applicant credit card, 1 assisted stop-payment annually and Self-Directed RRSP.

(3) Only one rebate per account. MultiProduct Rebate does not apply automatically where account ownership differs between qualifying products. Some conditions apply. Speak to your branch representative to see if a rebate may apply. (4) The interest rate is an annual interest rate. It is a simple interest calculation. Interest is calculated based on the daily closing balance and is paid monthly. Interest rate is subject to change at any time without notice.

(5) Includes RBC Royal Bank accounts in your name only (sole ownership) and those that you share with others (joint ownership).

(6) Fees may apply in other bank accounts to and from which you transfer funds.

(7) Credit card must earn RBC Rewards points.

(8) For terms, conditions and restrictions that apply to the RBC Rewards program, visit www.rbc rewards.com or call 1-800 ROYAL® (1-800-769-2512).

(9) Written proof of transfer fees must be provided. Opening balance must be a minimum \$15,000 to qualify for reimbursement of transfer fees of up to \$125. Please contact 1-800-769-2560 for more details. All mortgage, deposit and lending products mentioned in this brochure are sold by Royal Bank of Canada and are subject to its standard lending criteria.

(10) Bills originating from Canada have to be paid from your RBC Royal Bank account and bills originating from the U.S. have to be paid from your RBC US Banking account.

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The Association of Professional Engineers and Geoscientists of Alberta

RBC Group Banking: A group banking plan designed for The Association of Professional Engineers and Geoscientists of Alberta (APEGA)



RBC Royal Bank®



As a member of The Association of Professional Engineers and Geoscientists of Alberta (APEGA) you are eligible to receive special discounts on RBC products and services.

RBC's Group Banking program is built on a platform of one-on-one financial advice where you can enjoy the convenience of a single contact point for access to a full range of financial services and advice.

By customizing Group Banking benefits to your personal needs, you can enjoy a wealth of benefits including:

- › Personal financial advice -- one on one or through group seminars.
- › A single contact point for all your financial needs.
- › Choice of banking packages with special offers on premium packages.
- › More savings with lower banking fees and preferred interest rates.

Everyday Banking

- › You want a banking package that's convenient, flexible, and offers you great rewards and savings
- › Get way more from your bank than just unlimited debit transactions. Open an RBC Signature No Limit Banking® account and you receive 6 months of banking with no monthly fees. Plus, depending on your banking needs, you could save up to \$492.60 a year¹
- › Or, get an RBC VIP Banking® account with savings of more than \$1062 per year² and you

receive 3 months of banking with no monthly fees.

MultiProduct Rebate®

- › MultiProduct Rebate³ gives you another great reason to save. If you have a banking account and two or more qualifying RBC products, you could enjoy reduced or no banking fees

RBC High Interest eSavings® Account

- › Earn high interest⁴ and grab your money when you need it - open an RBC High Interest eSavings account. With instant online transfers between your RBC® accounts⁵, no monthly fee⁶, and no minimum balance, what are you waiting for?

RBC Rewards® Credit Cards

- › Earn valuable RBC Rewards points with every dollar you spend in purchases charged to your credit card⁷
- › Redeem points for travel, merchandise, gift certificates/cards, RBC Financial Rewards® vouchers and more⁸
- › Annual fee waived on one RBC premium credit card with an RBC VIP Banking account
- › Up to a \$39 rebate on the annual fee of any eligible RBC credit card with an RBC Signature No Limit Banking account

Residential Mortgages

- › Flexible, value-added options and custom mortgage solutions such as our RBC Homeline Plan®
- › Meet with an RBC Royal Bank mobile mortgage specialist anytime, anywhere

- › Ask us about special rates

RBC Personal Financing Solutions

- › From installment loans to our Royal Credit Line®, we have financing solutions to meet your credit needs
- › Competitive rates and flexible payment options are available to you

Investments

- › Investment products include: GICs, Mutual Funds
- › Investment services include: RSPs, RIFs, TFSA, RESPs, RBC High Interest eSavings® and RBC US High Interest eSavings™ accounts
- › Preferred interest rates and flexible investment terms for GICs

RBC Direct Investing

- › Open an RBC Direct Investing™ account and receive a reimbursement on your transfer fees⁹
- › Enjoy low commissions at our self-serve discount brokerage

RBC Access USA®

- › RBC Access USA links your RBC Royal Bank accounts in Canada and your RBC Bank® accounts in the United States. With a single Sign-In through Online Banking, this service allows you to easily transfer money and pay bills¹⁰ online at your convenience. Plus, you can leverage your Canadian credit history to establish credit in the U.S.