

About RBC Financial Group

- In Canada and worldwide, RBC Financial Group serves individuals, small and medium-sized businesses, and large corporations with a full range of financial services, including deposit accounts, investments and mutual funds, personal and business loans, residential and commercial mortgages. RBC Royal Bank is Canada's largest provider of debit cards, merchant services and Visa credit cards. RBC Investments is Canada's largest wealth management organization and a leader in full-service and discount brokerage, investment management, trust, mutual funds and private banking.
- RBC Insurance is one of Canada's fastest growing insurance specialists offering information, personal attention and choices to help you make smart insurance decisions. You can access a wide range of insurance products such as loan and mortgage insurance, travel and Personal Accident Insurance by telephoning an RBC Insurance representative.
- A broad range of services is available in the United States to support the personal banking needs of RBC Financial Group customers.

† All pricing & services are subject to availability and change without notice. Offers cannot be combined with any other promotions or rate offers. Further rate premiums/discounts will be considered based on full RBC Financial Group banking relationship. Financing subject to RBC Financial Group's standard credit approval criteria.

†† VIP subject to RBC Financial Group's standard credit approval criteria.

© Registered trademark of Royal Bank of Canada. The lion and globe design, RBC Financial Group and RBC Royal Bank are trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

* Registered trademark of Visa International Service Association. Used under license.

1 Communication charges may apply. See online registration for complete details.

2 Plus applicable taxes. Offer is exclusively for participants of the Group Banking Plan.

3 This offer is not available to residents of Quebec and PEI.

For more information, please call:



1-800-ROYAL®1-1

(1-800-769-2511)

www.rbcroyalbank.com

TTY 1-800-661-1275

David Cottingham

Account Manager, Group Banking

(403) 503-6157

david.cottingham@rbc.com

Or visit your nearest RBC Royal Bank Branch
along with your brochure.



BANKING · INVESTMENTS · INSURANCE



Group Banking Plan

Helping you build your financial future



FIRST > FOR YOU



At RBC Royal Bank, we are committed to helping you build your financial future. We're a diversified financial services group with an integrated approach, offering sound financial guidance and effective solutions tailored to meet your needs. We have the products, services and expertise in banking, investments and insurance to help you turn your financial goals into reality.

This brochure gives you an overview of the members of RBC Financial Group and the Group Banking Plan we have designed for you.

Enjoy financial services tailored exclusively for The Association of Professional Engineers, Geologists and Geophysicists of Alberta (APEGGA). You have earned certain privileges at RBC Royal Bank and that is what you will get. Every client is unique. And we're committed to providing you with services that will suit your unique banking needs.

Personal Banking Packages

All of our personal account packages include access to Online Banking and Telephone Banking, another automated banking service that will save you countless hours. All this, plus around-the clock customer service for complete convenience.

APEGGA will automatically receive **no monthly service fees for the first 3-6 months**, on selected banking packages. Tailored packages such as **Royal V.I.P. Service** and /or **Royal Certified Service** Banking Package are designed for customers who have more complex management needs. Here are some of the services and benefits:

Royal V.I.P. Service - waived for 3 months (save \$90)

- Unlimited debits, plus Interac and Plus System network access fees waived
- Up to three Canadian dollar bank accounts and one U.S. dollar bank account included
- Your RBC Royal Bank premium Visa card annual fees and co-applicant fees waived

With all this and much more, Royal V.I.P. Service makes complete financial sense.

Royal Certified Service (RCS) - waived for 6 months (save \$72)

- Ideal if you do a lot of cheque-writing and withdrawals each month (up to 65 debit transactions)
- Online Banking and Telephone Banking access at no extra charge
- Includes additional services such as overdraft protection, personalized cheques, money orders and more ...

Personal Lending Products

APEGGA automatically receive preferred rates:

- Up to 1/2% interest rate reduction on posted rates for secured loans \$5000 or more
- RSP Loans as low as RBC Royal Bank Rate prime

Residential Mortgages

APEGGA automatically receive these preferred rates, not less than "Our Best Sale Rate Offer", whichever is lower.

- Receive a minimum discount of .75% on (6 mths, 1, 2 & 3 year) posted closed fixed rate terms
- Receive a minimum discount of 1% on (4, 5 & 7 year) posted closed fixed rate terms
- Variable Rate Mortgage as low as Prime less 1/2%
- Plus a mobile mortgage specialist will design a mortgage that is right for you – with customized options to suit your needs – 24 hours a day, 7 days a week – and the best mortgage rate without haggling

Find out how we can help, with Custom Mortgage Solutions that includes:

- RBC Lower Than Prime
- RBC Vacation Home Mortgage
- Cashback Mortgage
- RBC No Down Payment Mortgages and up to 7% cash Back options
- Waived appraisal fees on Residential Mortgages (**save \$300**)
- Waived application fees on CMHC/GE insured Residential Mortgages (**save \$165**)

Introducing the new RBC Homeline Plan: Access to credit whenever you need it with the flexibility of having multiple mortgage segments and a secured credit line at prime.

Personal Credit Cards

No-fee Royal Bank Visa* Classic, Royal Bank Visa Gold and Royal Bank Visa Platinum cards. Enjoy a special low introductory rate on any RBC Royal Bank Visa product for six months on cash advances, visa cheques and balance transfers. This offer is subject to credit approval.

- 1st year co-applicant fee on cards waived

RBC Investments

Guaranteed Investment Certificates (GICs)

APEGGA are entitled to preferred interest rates (not less than) 1/2% interest bonus on Canadian dollar GICs of \$10,000 or more (minimum term of 1 year).

RRSP's (Registered Retirement Savings Plans)

Contributing to an RRSP every year may help you pay less tax now and build a larger retirement income for the future.

Registered Education Savings Plan (RESP)

Saving for your child's education? RBC Royal Bank gives you a wide range of options. There is no charge to start an RESP with Royal Bank and no annual administration fees. RBC Funds may be purchased on a no-load basis, which means you don't pay any commissions. Your money goes to work for you right away for as little as \$25 a month.

› Visit: www.rbcroyalbank.com/invindex.html

We are able to put your interests first by drawing on our expertise in a wide range of investment services.

Full Service Investment Advice

RBC Dominion Securities creates custom-tailored portfolios for your investment objectives. The annual administration fee of up to \$125 per year, taxes not included, is waived for APEGGA when individual plan balances are \$50,000 or more. (Fees: applicable commissions on all trades)

RBC Action Direct

We are the direct-investing brokerage arm of RBC Financial Group offering a variety of accounts, both registered and non-registered. With the ease and convenience of 24-hour, multi-channel access, the markets are available to you any day, any time. Investment choices include stocks, bonds, fixed income products and over 4,000 mutual funds. When you transfer \$15,000 into a new Action Direct account we will waive up to \$100 on transfer fees.

Mutual Funds

RBC Funds provides a comprehensive line-up of mutual funds including moneymarket, income, balanced and growth funds.

Financial Planning

Comprehensive financial solutions through one convenient source for all your investment, banking and credit needs.

› Visit: www.rbcinvestments.com