

Sending money overseas

With RBC International Remittance®, you can send money to over 120 countries worldwide without having to leave home¹². Using RBC Online Banking, the funds are sent directly from your personal banking account to the recipient's account right from your own computer or from any computer that has Internet access¹³. Learn more online at rbcroyalbank.com/internationalremittance

Strength you can trust

Founded in 1864, RBC is Canada's largest and most reputable bank with:

- › The most branches in Canada and over 2,500 ATMs across the country
- › Service available by phone in more than 150 languages, to ensure you get the guidance and advice you need, when you need it
- › A strong international presence, with branches around the world and clients in more than 150 countries

What is a secured Visa credit card?

A good credit history is an essential element in achieving financial success. A credit card helps you build a credit history while providing a convenient way to shop.

A secured Visa credit card allows you to deposit funds as security for your RBC Visa account in the amount of your approved Visa credit limit, which is invested in the form of an RBC guaranteed investment certificate (GIC) or an RBC non-registered term deposit account. Over time, as you use your card and make scheduled payments on time, you will build a good Canadian credit history, and the funds you have deposited as security for your RBC Visa account can be returned to you.

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[™] Trademark of Royal Bank of Canada.

* Visa and PLUS System are registered trademarks of Visa International Service Association. Royal Bank of Canada is a licensed user of these trademarks.

[†] Registered trademark of Interac Inc. Used under licence.

[‡] Registered trademark of NYCE Corporation. Used under licence.

¹ Some conditions apply. See branch for details. Newcomers to Canada must have arrived in Canada within the last year and must show proof of immigration. This offer may be withdrawn at any time and is subject to change without notice.

² Some ATM operators apply a surcharge (also known as a convenience fee) for use of their banking machine. This fee will not be waived as part of this package.

³ Must be used during the monthly cycle in which it was provided.

⁴ Rebate for co-applicant will occur only if the co-applicant incurred an annual fee of \$35 CDN or greater. Rebate will not apply if an annual fee was not paid.

⁵ Eligible cards include Visa Infinite* Avion®, Visa Platinum Avion, Visa Gold Preferred, Visa Platinum Preferred, U.S. Dollar Visa Gold, Visa Classic II, British Airways Visa Platinum, Cathay Pacific Visa Platinum and RBC Mike Weir Visa Card.

⁶ Totals are not cumulative, and if not used, they cannot be carried over into the next applicable month or year.

⁷ All of these offers are subject to credit approval or security deposit.

⁸ RBC Rewards points are earned on purchases only; they are not earned on cash advances (including Visa cheques and balance transfers), interest charges or fees, and credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged.

⁹ For terms, conditions and restrictions that apply to the RBC Rewards program, visit www.rbc rewards.com or call 1-800 ROYAL® 1-2 (1-800-769-2512).

¹⁰ Where available.

¹¹ This offer may be withdrawn at any time; interest rates are subject to change without notice.

¹² You may send a maximum of \$1,000 Canadian or equivalent in a 24-hour period.

¹³ You cannot remit funds from a U.S. dollar account or the RBC High Interest eSavings™ account.

Feel confident in your banking decisions, today and in the future. To learn more about banking at RBC, contact us:

- › Call us at 1-800-769-2511 — we speak your language and provide telephone service in more than 150 languages.
- › For dedicated service in Mandarin or Cantonese, call 1-888-769-2598.
- › Visit any RBC branch.
- › Call us collect at 1-506-864-2275 from outside North America.
- › Visit our comprehensive website for newcomers to Canada at rbc.com/canada. This site is also available in French at rbc.com/francais/canada and in Simplified Chinese at rbc.com/chinese/canada.



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Banking in Canada

RBC Welcome to Canada package¹

Financial advice, banking products and special offers to help you create a bright future



RBC Royal Bank®



Everything you need to start your new life with confidence

Moving to another country is exciting. Let us help you make the transition as easy as possible.

When you're looking to become financially established in a new country, one of the first things you need is a banking partner you can trust. In Canada, there's no better place to begin than right here at RBC Royal Bank®.

We've put together a tailored package of banking products and services to make moving to Canada easier. It provides you with everything you need to manage your finances effectively — and could help you create the life you've been dreaming of.

The RBC® *Welcome to Canada* package is a suite of valuable products and services that can make your day-to-day and long-term finances easier to manage. Included as part of the package is a guidebook that provides useful information and advice covering the topics newcomers ask about most often.

A free guidebook to help you get settled

As you settle into your new life, you may find that you have a lot of questions. That's why we've created the RBC advice guidebook, called *Understanding banking in Canada*, for newcomers. It's full of useful information to help you become financially established so you can create the future you want for yourself and your family. Simply come into any RBC branch to take advantage of the RBC *Welcome to Canada* package, and this exclusive advice guide is yours free!



Get valuable savings on the financial services you need

The RBC *Welcome to Canada* package includes a suite of products and services that are tailored to newcomers. You can take advantage of:

>> Banking account

For newcomers who have been in Canada less than one year, the RBC Signature No Limit Banking® account¹ offers great value and convenience. Take advantage of our offer on this all-inclusive banking account — open an RBC Signature No Limit Banking account and we'll waive the fees for the first six months. That's a savings of \$83.70.

With our RBC Signature No Limit Banking account, you will receive unlimited debit transactions, three non-RBC ATM transaction² fees refunded per month³, a \$35 Cdn annual fee rebate for the primary or co-applicant⁴ on an eligible RBC Royal Bank Visa* card⁵, two free email money transfers per month³, 12 drafts and/or money orders per year⁶, free personalized cheques and much more for a flat monthly fee.

>> Credit card

An RBC Royal Bank Visa* card is a convenient payment method that is safer than carrying cash and can be essential for certain services such as setting up a mobile phone contract, booking travel or making online purchases. If you have no previous credit history in Canada, ask us about our secured Visa credit cards.

Consider applying for the RBC Royal Bank Visa Classic II card^{1,7}, one of our most popular cards, which provides you the security of an RBC Royal Bank Visa credit card plus automatic enrolment in the RBC Rewards®¹ program, all for a low annual fee of \$35 Cdn. When you open an RBC Signature No Limit Banking account, we'll waive the annual fee on this card for the primary cardholder. The RBC Royal Bank Visa Classic II card is also available as a secured Visa card.

With the RBC Royal Bank Visa Classic II card, you will earn one RBC Rewards point for every dollar you spend on purchases⁸ when you pay with your card, which you can redeem for an outstanding variety of rewards — from travel and merchandise to gift certificates/cards and more⁹. We also offer a wide range of RBC Royal Bank Visa credit cards with benefits to suit a variety of needs, such as cards with no annual fee, a low interest rate or added insurance protection.

>> Safe deposit box¹

Keep your important documents, jewelry and other family valuables safe from harm. We'll give you one year's free rental of a small safe deposit box¹⁰ at an RBC branch when you open an RBC Signature No Limit Banking account. You save \$40.

>> Investment account

Earn an annual interest bonus of 0.50%¹¹ when you invest in a Non-Redeemable RBC Royal Bank guaranteed investment certificate (GIC)¹ with a term of one year or more.

Opening your account

To open an RBC Signature No Limit Banking account and take advantage of these special offers, you must be a new immigrant who has been in Canada for less than one year. Please bring any one of the following pieces of identification with you to any RBC branch:

- › Proof of landed immigrant status (Immigration Landing Document IMM 5292)
- › Foreign passport
- › Permanent resident card

Accessing your money

We know how important it is to have easy access to your money, especially in the early days of settling in. With your RBC Royal Bank Client Card and cheques, you will have plenty of options available to you. You will be able to access your money:

- › At any RBC branch or Automated Teller Machine (ATM) in Canada displaying the INTERAC⁺ logo.
- › With RBC Online Banking and Telephone Banking services. You can access account information 24 hours a day, seven days a week.
- › At more than 230,000 retailers in Canada that accept INTERAC Direct Payment. Payment is made directly from your account.
- › At ATMs outside of Canada that display the PLUS System* symbol.
- › At more than one million merchants in the U.S. that use the NYCE[®] Network.