

# Banking at work for you Saint Mary's Alumni

Advice. Support. Savings. Rewards.  
That's what sets RBC Group Advantage apart.

Your financial well-being is important. That's why your employee benefits package includes the RBC Group Advantage™ program. It gives you the opportunity to improve your “financial wellness” by helping you to save money and work toward your financial goals.

The RBC Group Advantage program gives you what you need to get the most out of your everyday banking, with advice, support, savings and rewards that truly go above and beyond.

## Advice and Support

As part of your employee benefits program, RBC Group Advantage offers solutions to help you meet all your financial goals. We will help assess your needs and provide tailored advice built specifically for your situation.

**RBC at Work™:** To save you time and hassle, our advisors will come and meet with you right in your workplace at a time that's convenient for you.

**Advice Events:** Your company may provide on-site seminars delivered by RBC Royal Bank® and leading experts in your community on a variety of important financial topics. If you prefer, you can also visit your local branch.

Group Advantage Contact Line  
Group Advantage  
Tel: 888-769-2566  
[adrian.nauss@rbc.com](mailto:adrian.nauss@rbc.com)

For more information,  
call 1-888-769-2566 or visit  
[rbc.com/adviceatwork](http://rbc.com/adviceatwork)

## Savings and Rewards

By being part of the RBC Group Advantage program, you will benefit from all-inclusive banking packages that were created to give you flexibility and real value — every day.

### Enjoy the advantages of our all-inclusive banking packages.

#### RBC VIP Banking® Package

##### RBC VIP Banking

- Unlimited non-RBC® ATM use in Canada and the U.S.\* plus unlimited debit transactions
- Two additional Canadian accounts and one U.S. personal account\*\*
- And many more features

##### Visa Infinite® Avion®

- Earn 1 RBC Rewards® point for every \$1 spent on net purchases†
- Travel more easily with no blackout periods, seating restrictions or points expiry^^

**15,000**  
RBC Rewards points

+

**20,000**  
RBC Rewards points

**= 35,000**  
RBC Rewards points\*

#### RBC Signature No Limit Banking® Package

##### RBC Signature No Limit Banking

- Unlimited debit transactions
- Three non-RBC ATM access fees refunded every month§
- And many more features

##### Signature® RBC Rewards Visa†

- Earn 1 RBC Rewards point for every \$1 spent on net purchases†

**10,000**  
RBC Rewards points

+

**5,000**  
RBC Rewards points

**= 15,000**  
RBC Rewards points\*

### Use your mortgage to get even more rewards.

#### RBC Royal Bank Mortgage — *Great Rates. Flexibility. Expert Advice.*

- Up to 120-day interest rate guarantee
- Flexible prepayment options
- Home Equity Credit Line at Prime + 1/2% (Prime + 1% at other banks)<sup>1</sup>
- We'll cover your switching costs<sup>2</sup>
- Canada's largest mortgage specialist team — advice that comes to you

**100**  
RBC Rewards points  
for every \$1,000 in  
funded mortgage<sup>3</sup>

## More ways to earn rewards.

### RBC No Limit Banking®

- Unlimited debits for a low flat monthly fee

**7,500** RBC Rewards points

### RBC No Limit Banking for Students®

- A banking account with unlimited debit transactions designed for students

**7,500** RBC Rewards points

### RBC Day to Day Banking®

- A basic banking account for simple banking needs

**5,000** RBC Rewards points

### RBC High Interest eSavings® account

- High interest on every dollar with no minimum deposit required

**2,500** RBC Rewards points

### Visa Platinum Avion

- Earn 1 RBC Rewards point for every \$1 spent on net purchases<sup>†</sup>
- No blackout periods or seat restrictions

**20,000** RBC Rewards points

### RBC Rewards Visa Gold

- Earn 1 RBC Rewards point for every \$2 spent on net purchases<sup>†</sup>

**2,500** RBC Rewards points

### CustomSwitch® — *Makes switching banks easy*

- We'll take care of the details for you, at no extra cost

**5,000** RBC Rewards points

## Here's how quickly RBC Rewards points can add up:

|   |  |                                  |
|---|--|----------------------------------|
|   | RBC VIP BANKING                                  | 15,000 POINTS                    |
| + | RBC VISA INFINITE AVION CARD                     | 20,000 POINTS                    |
| + | RBC HIGH INTEREST eSAVINGS ACCOUNT               | 2,500 POINTS                     |
| + | CUSTOMSWITCH                                     | 5,000 POINTS                     |
|   | <b>42,500 POINTS<sup>4</sup></b>                 |                                  |
|   | OR up to <b>\$350</b> in gift cards <sup>†</sup> |                                  |
|   | Get an RBC MORTGAGE                              |                                  |
| + | \$325,000 mortgage =                             | <b>32,500 POINTS<sup>5</sup></b> |

**TOTAL**  
RBC BANKING PACKAGES  
+ RBC MORTGAGE

**75,000 RBC REWARDS POINTS<sup>5</sup>**  
OR up to **\$625** in gift cards<sup>†</sup>

## Redeem your points for what's important to you

Choose from gift cards, flights, brand name merchandise and RBC Financial Rewards® vouchers you can use to invest in your future<sup>\*\*\*</sup>.





RBC Royal Bank

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\* ATM operator surcharge (also called a convenience fee) may be charged by other ATM operators. The convenience fee is not a Royal Bank fee and is added directly to the amount of your cash withdrawal. All clients who use non-RBC ATMs may be charged a convenience fee regardless of the type of account they hold. Each account cash withdrawal at an ATM outside Canada displaying the PLUS<sup>®</sup> 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% above the bench mark rate set by the payment card company when the transaction is posted. Exchange rates fluctuate and, as such, the rate applied will usually differ from the posted exchange rate at the time of the transaction.

<sup>5</sup> ATM operator surcharge (also called a convenience fee) may apply. It is charged by a third party and added directly to the amount of your cash withdrawal. Totals are not cumulative, and if not used, may not be carried over in to the next Monthly Cycle.

\* To receive \$625 worth of gift cards/certificates, you will need a total of 75,000 RBC Rewards points. To receive \$350 worth of gift cards/certificates, you will need a total of 42,500 RBC Rewards points. For more details on the RBC Rewards Program, visit [www.rbc.com/rewards](http://www.rbc.com/rewards). For complete terms and conditions of the group banking offer, visit [www.rbc.com/group/terms](http://www.rbc.com/group/terms).

\*\* Eligible Canadian accounts include any two of the following banking accounts with the monthly fees waived: RBC Day to Day Banking, RBC Enhanced Savings<sup>®</sup> and RBC Day to Day Savings<sup>®</sup>. The eligible U.S. Account is the U.S. Personal Account<sup>®</sup>. All accounts must be in the same geographic location or region.

<sup>4</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 bill payments that are not pre-authorized charges that you set up with a merchant), interest charges or fees, and credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged.

<sup>1</sup> The interest rate will fluctuate with the Prime Rate and is subject to change at any time without notice. These rates can be changed, withdrawn or extended at any time without notice. Residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria.

<sup>2</sup> We will pay the basic title insurance fee, processing fee and one discharge fee (up to \$300 maximum). Offer excludes mortgage prepayment charges that you may have to pay. Minimum advance \$100,000.

<sup>3</sup> Eligible RBC Royal Bank residential mortgages include 4-, 5- and 7-year, fixed rate, closed terms with a maximum 120-day rate guarantee, conventional or default insured residential mortgages, RBC Homeline Plan<sup>®</sup> mortgage segments that are funded on the same day the RBC Rewards points offer is extended, and builder retail mortgages with a single advance on completion. Offer only applies to purchase transactions or a switch from another Canadian financial institution.

<sup>4</sup> Points calculated based on opening an RBC VIP Banking account and completing the qualifying criteria, getting an RBC Visa Infinite Avion credit card, completing CustomSwitch and opening an RBC High Interest eSavings account. Please visit [www.rbc.com/group/terms](http://www.rbc.com/group/terms) for full details.

<sup>5</sup> Points calculated based on opening an RBC VIP Banking account and completing the qualifying criteria, getting an RBC Visa Infinite Avion credit card, completing CustomSwitch, opening an RBC High Interest eSavings account and funding a \$325,000 mortgage. Please visit [www.rbc.com/group/terms](http://www.rbc.com/group/terms) for full details.

<sup>6</sup> Points calculated based on funding of an eligible RBC Royal Bank residential mortgage and completing the qualifying criteria. Please visit [rbc.com/group/terms](http://rbc.com/group/terms) for full details. Personal lending products and residential mortgages are provided by Royal Bank of Canada and are subject to its standard lending criteria.

<sup>7</sup> RBC Rewards points will be cancelled if they remain unredeemed within ninety (90) days after the termination of the RBC Rewards program or after you voluntarily close your RBC Royal Bank credit card account.

<sup>8</sup> All rewards are subject to availability.