

If you were enrolled in any of the account packages listed below between January 1997 and November 2004, you may have been inadvertently charged fees that were already included in your banking package. Any refund you receive will be a reimbursement for your use of the following services.

If your account is:	The refund covers the following service(s):	Current fee (see footnotes for detailed information):
Royal Certified Service \$12 monthly fee or \$8 for seniors	Access to RBC Online and Telephone Banking	\$2.95 ¹
Royal V.I.P. Service® \$30 monthly fee or \$22.50 for seniors	Access to RBC Online and Telephone Banking	\$2.95 ²
	Mini-Statements at ATMs	\$0.75 ³ each
	<i>Interac*</i> PLUS** System	\$1.50 ⁴ each \$3 ⁵ each in North America \$5 ⁶ each outside North America
RateLink Essential \$20 monthly fee or \$15 for seniors	Access to RBC Online and Telephone Banking	\$2.95
	Mini-Statements at ATMs	\$0.75 each
RateLink Preference \$35 monthly fee or \$26.25 for seniors	Access to RBC Online and Telephone Banking	\$2.95
	Mini-Statements at ATMs	\$0.75
	<i>Interac</i> PLUS System	\$1.50 ⁷ each \$3 ⁸ each in North America \$5 ⁶ each outside North America

¹ \$2.95 monthly fee. If your refund includes the period prior to 31 December 1997, the \$2.00 monthly fee was used to calculate your refund for this time period.

² \$2.95 monthly fee. If your refund includes the period prior to 31 December 1998, the \$4.95 monthly fee was used to calculate your refund for this time period.

³ \$0.75 per transaction as charged to your account. If your refund includes the period prior to 30 June 1999, your refund is based on an average usage and calculated at \$1.50 per month for this time period.

⁴ \$1.50 per transaction as charged to your account. If your refund includes the period between 1 July 1999 and 31 July 2001, your refund is calculated at \$1.25 per transaction for this time period, as charged to your account. If your refund includes the period prior to 30 June 1999, your refund is based on an average usage and calculated at \$2.28 per month for this time period.

⁵ \$3 per transaction as charged to your account. If your refund includes the period between 1 July 1999 and 30 June 2000, your refund is calculated at \$2 per transaction

for this time period, as charged to your account. If your refund includes the period prior to 30 June 1999, your refund is based on an average usage and calculated at \$0.34 per month for this time period.

⁶ Fee introduced on 1 July 2002.

⁷ \$1.50 per transaction as charged to your account. If your refund includes the period between 1 November 1999 and 31 July 2001, your refund is calculated at \$1.25 per transaction, as charged to your account.

⁸ \$3 per transaction as charged to your account. If your refund includes the period between 1 November 1999 and 30 June 2000, your refund is calculated at \$2 per transaction, as charged to your account.

The refund process and method of calculation have been reviewed by independent auditors.

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