

Important information about your MasterCard account

At RBC Royal Bank® we are committed to providing you with a wide range of products and services that offer flexibility, convenience, value and choice.

Effective January 25, 2011, we are introducing additional services and enhancements, to offer you more flexibility, greater access and more options for managing your MasterCard account.

The following provides an overview of these new services and enhancements and additional information is available online at www.rbc.com/mcenhancements.



For more information about these enhancements:

- Visit us online at www.rbc.com/mcenhancements
- Call 1-800-769-2512
- Stop by an RBC Royal Bank branch



RBC Royal Bank®

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† All other trademarks are the property of their respective owner(s).

¹ eStatements are not available in a consolidated format. Each of your accounts will have its own eStatement.

² There is no interest-free period for cash advances. Cash withdrawals, balance transfers, use of RBC Royal Bank credit card cheques, certain bill payments and cash-like transactions are all cash advances. Interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe.

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New services available for MasterCard[†] accounts

Effective January 25, 2011



RBC Royal Bank®



RBC Royal Bank Online Banking and eStatements

With RBC Royal Bank Online Banking, you will be able to view and transact between the accounts you hold with us, including your MasterCard account. Whether you want to check your balance, view your transactions, apply for a new account or simply update your personal details, Online Banking will make doing so quicker and simpler.

You can also choose to access your credit card account statement¹ as an Adobe PDF (Portable Document Format) file within Online Banking versus receiving a paper statement in the mail. Electronic Statements look the same as paper statements and offer you even more value, convenience and security with benefits such as anytime/anywhere access and secure statement archiving.

If you are currently an RBC Royal Bank Online Banking client, there is nothing for you to do.

Beginning January 25, 2011, you will automatically see your MasterCard account listed under Credit Cards in the Personal Account section and will be able to access your account information right away.

If you are not currently an RBC Royal Bank Online Banking client or if you use **Online MasterCard Inquiry** to access your account information, enrol any time after January 25, 2011:

- Online at www.rbcroyalbank.com/online
- By phone at **1-800-769-2555** (TTY: 1-800-661-1275)
- In person at any RBC Royal Bank branch

Please be advised that as of May 1, 2011, Online MasterCard Inquiry will no longer be available. To continue to access your account information online, we recommend that you enrol in Online Banking as outlined above.

Automated Payments

Never miss a payment to your MasterCard account again with Automated Payments. Have your MasterCard minimum payment or full monthly payment automatically withdrawn from your RBC Royal Bank bank account or your bank account at any Canadian financial institution. Payments will always be withdrawn on the payment due date, and you will continue to receive a monthly statement.

To set up your MasterCard account for Automated Payments, call **1-888-769-2512**.

Cash Advances

In addition to having the ability to obtain cash advances from your MasterCard account at ATMs, you may get cash advances (up to your available credit and daily limits) from your MasterCard account at any RBC Royal Bank branch in Canada or by using RBC Royal Bank Telephone Banking or Online Banking².

Monthly Statement Copies

You may order a monthly statement update from any RBC Royal Bank branch in Canada or at an ATM that provides monthly statement updates.

Chip and PIN Technology

Chip and PIN is state-of-the-art technology designed to provide added security and protection against card counterfeiting and fraud. You can expect to receive your chip and PIN card when your current card expires. For additional information about chip and PIN technology, please visit www.rbcroyalbank.com/chip.

Credit Card Rebates and MultiProduct Rebate[®]

Your MasterCard will be added to the list of qualified credit cards, which may entitle you to rebates or discounts on your credit card or your banking account fees. If the account and eligible products are held in the same name, you do not need to do anything as rebates or discounts will be automatically calculated and applied to eligible accounts. If the account and eligible products are held in different names or ownerships, please contact a Specialist at **1-800-769-2511** to find out if the rebate is available. For more information visit www.rbcroyalbank.com/products/deposits.

Updates to your RBC Royal Bank Credit Card Agreement

The following has been added to the “Making Payments” section:

Payments made at an RBC Royal Bank branch or ATM in Canada or through RBC Royal Bank Telephone Banking or Online Banking will automatically adjust your available credit for the amount of the payment but may not show on your account activity for one to three days.

You can ask us to process your payment on your Payment Due Date each month as a pre-authorized debit (“PAD”) from a deposit account in Canada in Canadian Dollars with us or another financial institution that you designate for that purpose. You may choose to pay the Minimum Payment or the New Balance shown on your monthly statement. If you ask us to automatically process payments in this manner you, agree that this authorization, together with any written confirmation we provide you, is our personal PAD Agreement as required by Rule H1 of the Rules of the Canadian Payments Association. In addition, you agree to waive any pre-notification requirements that exist where variable payment amounts are being authorized. You may notify us at any time that you wish to revoke your authorization and, provided that we have received such notice at least 5 days before your next scheduled payment, we will not process it. A PAD may, under certain circumstances, be disputed for up to 90 days. The rules are available for your review at www.cdnpay.ca.

The following replacements have been made to the “Other Fees” section:

Cash Advance Fee: When a cash advance is obtained on your Account in Canada at an ATM, at one of our branches in Canada, or by using our online or telephone banking service, a \$3.50 fee for each transaction will be charged to your Account. If the transaction occurs outside Canada, a \$5 fee will be charged each time. Cash-Like transactions will also be assessed the Cash Advance Fee.

Additional Monthly Statement Copy Fee: If you order an additional copy of a monthly statement, a \$5 fee will be charged to your Account. A fee of \$1.50 will be charged to your Account for each monthly statement update obtained from one of our branches in Canada or obtained at an ATM that provides monthly statement updates.