

# Addendum to Personal Deposit Accounts Disclosures and Agreements

*This Addendum is effective the date the RBC® personal Foreign Currency Accounts are available in market.*



This document provides supplementary disclosures and terms and conditions specific to the RBC British Pound eSavings™, RBC Euro eSavings™ and RBC Hong Kong Dollar eSavings™ Accounts (the “Foreign Currency Accounts”). The following is an addendum to the RBC Royal Bank® Personal Deposit Accounts Disclosures and Agreements booklet (the “Booklet”), which contains the terms and conditions governing all our Accounts, including these Foreign Currency Accounts, to the extent that they are not inconsistent with this document. Capitalized terms not defined in this document are defined in the Booklet.

## Account Features and Fees

### Foreign Currency Accounts

Account Features	RBC British Pound eSavings	RBC Euro eSavings	RBC Hong Kong Dollar eSavings
Earns Deposit Interest <sup>1</sup>	Yes	Yes	Yes
Included Debit Transactions per Month <sup>2</sup>	All debit transactions are included except for cash withdrawals made in branch.		
Debit Transaction Fee For branch cash withdrawals	£0.60	€0.75	\$8.50

All fees, services, and Deposit Interest, where applicable, are debited or credited in the currency of your Account.

Deposit Interest is credited to the Account on the last Business Day of the calendar month. If it is a non-Business Day, the interest will be paid the next Business Day.

## Other Benefits and Special Considerations

### Statements and Notifications for Foreign Currency Accounts

The Foreign Currency Account solely provides eStatements and eNotifications in Digital Banking. Important information about your Foreign Currency Accounts and certain Notifications may appear on your eStatements. All other Notifications will be sent through the message centre in Online Banking (the “Message Centre”) or through links in messages sent to the Message Centre, or the RBC Mobile app. If you are not already enrolled in Online Banking, then you agree that you will enroll in Online Banking to access your eStatements and eNotifications. You agree that you will stay enrolled in Online Banking during the time that you hold a Foreign Currency Account. If this is a joint Account then at least one account owner must be enrolled in Online Banking. If you would like a paper copy of a Statement or Notification pertaining to the Foreign Currency Accounts, you can contact us at 1-800-769-2511. (Additional fees may apply, depending on your Account and the paper copy document you request.)

We will notify you when new eStatements and certain eNotifications are available by sending messages to the Message Centre or through links in messages sent to the Message Centre. In addition, unless you configure your preferences accordingly in Online Banking, an email will also be sent to the primary email address you provide to us, advising you that your eStatement is available. If you prefer not to receive these email notifications, you can change your email preferences in Online Banking. If your preferences are configured to receive email notifications, you acknowledge and agree that email may not be secure or reliable and may not be received by you in a timely manner or at all. You must notify us of any change to your contact information, including your primary email address and any other email address that you provide to us.

You will access Online Banking on at least a monthly basis in order to review your eStatements and eNotifications. Any request you make to receive email notifications by configuring your preferences accordingly in Online Banking does not in any way change your obligation to access Online Banking at least once a month to review your eStatements and eNotifications.

We will not be responsible to you in any way for any damages or costs incurred by you as a result of your failure to (i) receive an email notification, or (ii) review your eStatements and eNotifications as provided herein and in accordance with the Disclosures.

During the time that your account has been designated to receive eStatements, your eStatements will be available for up to 7 years as long as your Account remains open and you continue to be enrolled in Online Banking. eNotifications pertaining to your account will be available in the Message Centre for up to 90 days from the date we first notify you in the Message Centre, unless deleted by you earlier. If you wish to retain copies of the documents we send to you beyond the applicable periods described here, it is your responsibility to retain a copy of each document by printing or saving a copy while it is available to view in Online Banking or Mobile Banking (if applicable).

## How to Transact on Your Foreign Currency Account

**You may transact on your Foreign Currency Account by:**

- making transfers to or from your Personal Deposit Accounts (Canadian and U.S. dollar currencies) including your Foreign Currency Accounts<sup>3,4,5</sup>
- making transfers to and from RBC Direct Investing<sup>®6</sup>
- depositing or withdrawing cash at the branch
- sending or receiving wire transfers<sup>7,8</sup>

**Foreign Currency Accounts do not allow for the following transactions:**

- ATM deposits and withdrawals
- personalized cheques
- Point of Sale Purchases
- cross-border debits
- bill payments
- *Interac* e-Transfer<sup>‡</sup> transactions
- International Money Transfers
- Virtual Visa<sup>‡</sup> Debit purchases



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

<sup>1</sup> For current regular interest rates and interest-related information applicable to our Personal Deposit Accounts, see our RATEsetter available in our Branches or our interest rate disclosures on the RBC website.

<sup>2</sup> Included Debit Transaction means you will not be charged an Excess Debit Transaction Fee.

<sup>3</sup> You agree that you will be responsible for any cost or loss associated with the currency exchange, and we may charge this cost to your Account. You acknowledge that the exchange rate used may result in revenue being earned by us on the conversion.

<sup>4</sup> When making a transfer from one Foreign Currency Account to another, both Foreign Currency Accounts must be in the same currency.

<sup>5</sup> For foreign currency transactions that involve a currency exchange, we convert the funds to the currency of your Account at the exchange rate we set for that type of transaction at the time we complete the transaction. We charge or credit your Account for the converted amount. The exchange rate at the time we complete the foreign currency transaction may be different from the exchange rate at the time the transaction started. You agree that you will be responsible for any cost or loss.

<sup>6</sup> The Foreign Currency Account and RBC Direct Investing account must be in the same currency.

<sup>7</sup> For wire fees, please contact us or you may visit our website at [rbc.com/wire-fees](http://rbc.com/wire-fees).

<sup>8</sup> There may be additional fees applied by an intermediary or receiving bank, including conversion fees if the funds are converted to another currency.