

RBC High Interest eSavings® Account Bonus Interest Offer Terms and Conditions

DEFINITIONS

“you”, “your” means the owner of any RBC High Interest eSavings Account (**“eSavings Account”**);

“we”, “us”, “our” mean Royal Bank of Canada or any of our deposit taking subsidiaries in Canada where you have opened an eSavings Account;

“Bonus Interest Offer” is the promotional offer we make in these Terms and Conditions;

“Bonus Interest Rate” is 0.70% per annum;

“Deposit Account” means any personal deposit account you have opened with us, including the eSavings Account;

“Deposit Window” is the period from March 16 to April 15, 2015;

“Deposit Window Balance” with respect to any day during the Deposit Window, is the least of the following amounts:

- (a) the End of Day eSavings Balance on that day minus the End of Day eSavings Balance on March 15, 2015;
- (b) the End of Day Net Balance on that day minus the End of Day Net Balance on March 15, 2015; or
- (c) \$250,000

“End of Day eSavings Balance” means the balance in all eSavings Accounts at the end of any business day held by you in sole and joint ownership;

“End of Day Net Balance” means the combined balances in all Deposit Accounts at the end of any business day held by you in sole and joint ownership;

“Post-Deposit Window” is the period from April 16 to June 15, 2015;

“Post-Deposit Window Balance” with respect to any day during the Post-Deposit Window, is the least of the following amounts:

- (a) the lowest End of Day eSavings Balance recorded during the Post-Deposit Window minus the End of Day eSavings Balance on April 15, 2015;
- (b) the lowest End of Day Net Balance recorded during the Post-Deposit Window minus the End of Day Net Balance on April 15, 2015; or
- (c) \$250,000

“Promotional Interest Rate” is the Bonus Interest Rate plus the Regular Interest Rate;

“Promotional Period” is the period from March 16 to June 15, 2015;

“Regular Interest Rate” is the interest rate for the eSavings Account posted on our RateSetter. On March 16, 2015, the Regular Interest Rate was 0.80% per annum and is subject to change without notice.

A. DEPOSIT WINDOW INTEREST

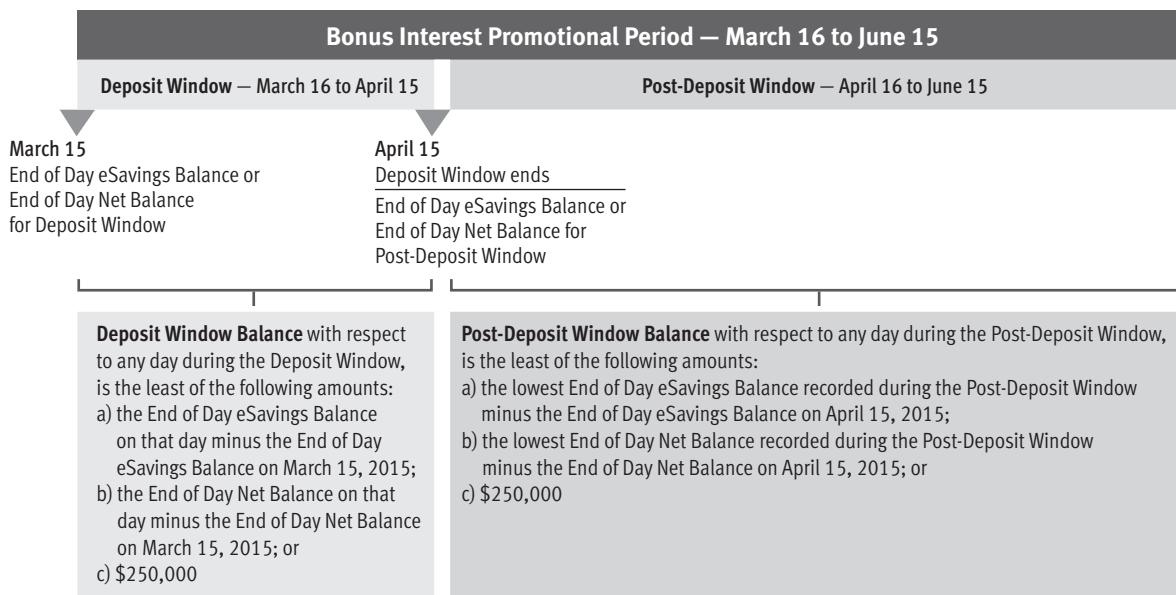
On each day during the Deposit Window, you will earn interest on the Deposit Window Balance at the Promotional Interest Rate. Interest is calculated daily and paid after the expiry of the Promotional Period.

B. POST-DEPOSIT WINDOW INTEREST

On each day during the Post-Deposit Window, you will earn interest on the Post-Deposit Window Balance at the Promotional Interest Rate. Interest is calculated daily and paid after the expiry of the Promotional Period.



Illustration:



C. EXCLUSIONS

- The following are not eligible and are excluded from this Bonus Interest Offer:
 - any Deposit Account in U.S. dollars, including the RBC US High Interest eSavings® Account
 - any eSavings Account with more than three co-owners and
 - any Deposit Account with ownership in the name of an “Estate of ...”
- If the account ownership of any eSavings Account changes during the Promotional Period and you are no longer the owner of the eSavings Account, you will not be eligible for this Bonus Interest Offer.
- If the account ownership of any Deposit Account changes during the Promotional Period and you are no longer the owner of the Deposit Account, then the Deposit Window Balance and Post- Deposit Window Balance will be adjusted, as though you were not the owner of that Deposit Account on the Deposit Window Pre Date or Post-Deposit Window Pre Date and the Promotional Interest Rate will be calculated and paid on the adjusted balances accordingly.
- If the eSavings Account is closed during the Promotional Period for any reason, the Promotional Interest Rate will not be paid and the Bonus Interest Offer does not apply.

LIMITATIONS

- We may change the Bonus Interest Offer and these Terms and Conditions at any time without giving you notice. The posting of the current Terms and Conditions at www.rbc.com/bonustermis shall be deemed sufficient notice of them to you, if required.
- In the event of a conflict between these Terms and Conditions and the content of any document, brochure or promotional material advertising the Bonus Interest Offer, these Terms and Conditions shall prevail. You may always view the current Terms and Conditions by visiting www.rbc.com/bonustermis or you may call 1-800 ROYAL® 1-2 to request a current copy.
- We reserve the right, in our sole discretion, to suspend, disqualify, limit or revoke the Bonus Interest Offer to any person or account holder we find or believe to be manipulating or otherwise abusing the process, fairness, integrity or operation of the Bonus Interest Offer.
- Your Deposit Accounts with us must be in good standing and not overdrawn in order for you to participate in the Bonus Interest Offer.

