

Banking made easy for newcomers to Canada



Banking and credit solutions to help you get settled quickly and easily



Royal Bank of Canada is Canada's largest bank* and leading financial institution. We've been helping newcomers get established in Canada for more than 145 years. As a result, we've been able to create financial solutions specifically with newcomers in mind.

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ways we make banking
easy for newcomers
to Canada

We know how important it is to choose the right banking package, especially when you're first settling in. With the RBC Newcomer Advantage™ you¹ can now benefit from preferred rates, and savings, including:

1. No annual fee² on select RBC Royal Bank® credit cards (Visa[†] or MasterCard[‡]) – no credit history required³
2. An RBC Signature No Limit Banking® account with no monthly fee for 6 months and unlimited debit transactions^{4,5}
3. A cost-effective way to send money abroad with RBC® International Money Transfer⁶
4. An RBC Royal Bank car loan for new or used vehicles, with no credit history required⁷ at a dealer or branch
5. An RBC Royal Bank mortgage with no credit history required⁸, and get a \$500 housewarming gift⁹
6. Preferred interest rates on Guaranteed Investment Certificates (GICs)¹⁰
7. Preferred rate on foreign exchange transactions for 12 months¹¹ for personal and business clients
8. A small safe deposit box (lock box) with fees waived for one year¹²
9. Choice of business deposit accounts – get \$50¹³ just for opening one
10. RBC Online Banking¹⁴, a secure and convenient way to keep track of your money online

Taking advantage of our newcomer offer¹ is easy. Just bring the following documents to any RBC Royal Bank branch:

- Your passport and
- Your landing papers or permanent resident card

RBC Royal Bank



We're here to help you with all your banking and credit needs

Visit us at any RBC Royal Bank branch for advice on everything from opening a banking account, to understanding credit in Canada, to learning more about banking and investing. Find a branch near you at maps.rbc.com.

Or visit our website at rbc.com/canada for information to help make your move to Canada easier. You can also download the "Understanding banking in Canada" guidebook.

We speak your language:

Our branches are staffed to reflect the communities in which we work and the languages that our clients speak. Visit an RBC Royal Bank branch, rbc.com/canada or call **1-800-769-2511** for service in over 200 languages.

Why choose RBC Royal Bank?

- We are Canada's largest bank*
- We provide service in over 200 languages
- We have the largest combined branch and ATM network across Canada
- We provide 24/7¹⁵ access to your money, including free balance inquiries – online or by phone
- We have credit and banking solutions created specifically with newcomers in mind
- Our Right Bank Account Guarantee ensures clients get the bank account they need, or they get refunded up to three months of fees¹⁶
- We have an extensive small business network of over 2,400 advisors available to help you start and grow your business



RBC Royal Bank

Personal lending products and residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria. Some additional conditions apply. Offer may be changed or withdrawn at any time, without notice. Not available in combination with any other rate discounts, offers or promotions. To take advantage of these offers you must show proof of entry into Canada and provide supporting documents such as a passport and landing papers, or permanent resident card.

* Based on market capitalization.

¹ Available only to newcomers to Canada who have arrived in Canada within the last year and to newcomers who arrived between 1 and 3 years ago when they switch their account from another financial institution using RBC CustomSwitch[®]. Must show proof of entry into Canada and provide supporting documents such as landing papers or permanent resident card. Other conditions apply. See branch for details. This offer may be withdrawn at any time and is subject to change without notice.

² No annual fee is available on the following RBC Royal Bank credit cards: RBC Cash Back MasterCard[®], RBC Rewards[®] Visa[®] Gold, RBC Visa Platinum, RBC Esso[®] Visa, RBC Shoppers Optimum[®] MasterCard.

³ An RBC Royal Bank credit card with no credit history required is available to permanent residents who have arrived in Canada within the last 12 months, provided you meet all of the eligibility and credit criteria of Royal Bank of Canada. You may be eligible for a secured or unsecured RBC Royal Bank credit card even if you have no Canadian credit history. If you don't qualify for an unsecured RBC Royal Bank credit card, you may still be eligible for a credit card provided you give us a security deposit and meet Royal Bank of Canada's eligibility criteria. For secured cards a credit history may be required.

⁴ Monthly fee will be waived for the first six months upon account opening. Monthly fee is \$14.95. Other account transaction fees may apply. Applies to RBC Signature No Limit Banking account only. Available only to newcomers; please see eligibility requirements in note #1.

⁵ Debit transaction means a withdrawal of funds from an account and includes an assisted transaction and an electronic self-serve transaction.

⁶ International Money Transfer is available for a \$13.50 per transaction fee. Additional service fees by any intermediary and receiving bank may apply. Maximum of \$2,500 Canadian dollars or Canadian dollar equivalent per client per 24-hour period allowed. You cannot send an International Money Transfer from a U.S. dollar account or the RBC High Interest eSavings[®] account and funds may not be sent to Canada and restricted countries.

⁷ You may be eligible for an RBC Royal Bank automotive car loan even if you have no Canadian credit history. Available to permanent residents and foreign workers who have been in Canada less than 3 years. Minimum of 25% down payment is required. Maximum financing term is 60 months with a maximum loan amount of \$75,000. No credit history required on vehicles less than 4 years old, provided you meet all of the eligibility and credit criteria of Royal Bank of Canada.

⁸ You may be eligible for an RBC Royal Bank residential mortgage or mortgage within an RBC Homeline Plan[®], even if you have no Canadian credit history, provided you meet all of the eligibility and credit criteria of Royal Bank of Canada. Available to permanent residents and foreign workers who have been in Canada less than 5 years. To take advantage of these offers you must show proof of entry into Canada and provide supporting documents such as a passport and landing papers, or permanent resident card.

⁹ Offer only available to First-Time Home Buyers. Definition of a First-Time Home Buyer: Someone who declares that they have not owned a home prior to the mortgage application date and is not using the proceeds of the sale of a home for their down payment. In the case of a couple where only one person is a First-Time Home Buyer, both parties will be considered First-Time Home Buyers for the purpose of this offer. Offer available to First-Time Home Buyers on 4, 5, or 7-year fixed interest rate closed residential mortgage or 5-year variable rate closed residential mortgage or on one RBC Homeline Plan mortgage segment. Some conditions on interest rate may apply. To qualify, you must have or open a mortgage payment account with RBC Royal Bank. The \$500 will be deposited into this account. The mortgage or mortgage segment must be for a minimum principal amount of \$100,000. This offer is available for new builder single advance mortgages that close within 120 days from commitment start date. All other construction draw/builder mortgages (including purchase plus improvements), amendments to an existing mortgage, port/assumption transactions, an advance of additional funds or a renewal are excluded. Offer may be withdrawn or amended without notice at any time. The offer cannot be combined or used in conjunction with any other special offers, with the exception of RBC Royal Bank rate specials. Other terms and conditions may apply.

¹⁰ Enjoy preferred interest rates on the first term of non-redeemable, redeemable and one-year cashable GICs with a minimum term of one year and a balance of \$1,000 or more. Regular interest rates apply upon renewal. Available only to newcomers; please see the eligibility requirements in note #1. See branch for details. This offer may be withdrawn at any time without notice.

¹¹ Personal clients, enjoy a preferred foreign exchange rate on all transactions made during the first 12 consecutive months with the use of your RBC Signature No Limit Banking account or RBC VIP Banking[®] account. Available only to newcomers, please see the eligibility requirements in note #1. For Business clients, enjoy a preferred foreign exchange rate on all transactions made during the first 12 consecutive months with the use of any RBC Business Banking Account. Available only to newcomer business clients who have arrived in Canada within the last 5 years. Regular foreign exchange rates apply on all other deposit accounts. The preferred rate only applies to foreign exchange transactions made at an RBC Royal Bank branch within Canada. See branch for details. This offer may be withdrawn at any time without notice; foreign exchange rates are subject to change without notice.

¹² One year's rental of a small safe deposit box with annual fees waived, where available. Safe deposit box fees are collected in January for each calendar year. If you open, switch or are converted to an account that is eligible for a safe deposit box discount at any time after the safe deposit box fees have been collected that year, the discount on those safe deposit box fees will not be pro-rated and applied to the fees of the partial year. The discount will start in the following year and be applied to the safe deposit box fees billed in January of the following year. Only available with the RBC Signature No Limit Banking Account or RBC VIP Banking account. Available only to newcomers; please see the eligibility requirements in note #1.

¹³ \$50 credit available when opening any RBC Royal Bank business banking account (except the RBC Royal Bank Small Business eAccount).

¹⁴ RBC Online Banking is provided by Royal Bank of Canada.

¹⁵ Standard message and data charges apply.

¹⁶ If you open or upgrade to an RBC VIP Banking, RBC Signature No Limit Banking, RBC No Limit Banking[®], RBC No Limit Banking for Students[®] or RBC Day to Day Banking[®] account and are not satisfied with the account, we will refund the monthly fees paid by you applicable to that account for up to 3 months, providing you close the account or switch to another account within 4 months of account opening or upgrade. You must apply for this refund within 4 months of account opening or upgrade by calling Royal Direct[®] at 1-800-769-2511 or by visiting your nearest branch. Offer limited to one account opening or upgrade per customer per calendar year. This offer may be withdrawn at any time without notice.

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