

Banking Solutions for Professional Students

Rotman School of Management Program (University of Toronto)



Life is all about taking steps to reach your goals. Right now, you're focused on your studies, but soon you'll be completing your degree and eventually entering the workplace.

Whether you're looking for value, flexibility or the ability to save for the future, we offer a variety of accounts, credit cards, lending products and investment solutions that help you manage your money and let you focus on what's important – your studies. An RBC® specialist can help you set up the right banking solutions that fit your needs as they grow and change over time.

Pay for school and save on fees:



Royal Credit Line^{®1} for Students – A flexible, low-interest solution that helps you pay for school and gives you extra time to pay back the money you borrowed.



RBC Student Banking Accounts² – Two great accounts to choose from with no minimum balance required, plus you can transfer money for free using *Interac* e-Transfer[†].



RBC Credit Cards – Earn RBC Rewards[®] points³ or cash back⁴ on all your purchases.



Paying for school

Need to borrow money to pay for school? With the Royal Credit Line for Students, you get extra time to pay back the money you borrowed.

Tuition. Books. Transit. Groceries. The Royal Credit Line for Students is a flexible way to help with your school expenses, and gives you the longest amount of time before you have to start repaying the original amount you borrowed.

The Royal Credit Line for Students in an eMBA or MBA Program is a low-interest solution that helps you pay for school. It's like a loan, but it gives you the freedom to borrow what you need, when you need it, and you only pay interest on what you use, while you are in school and two years after you finish school.⁵



Get a great rate on your student line of credit

- **More time to pay** back your credit line with a 2 year grace period after you finish school
- **Interest-only payments** – Pay as little as the interest only on the amount you have borrowed while in school and for 2 years after you finish school⁵
- **Easy access to your funds** – Transfer money through RBC Online Banking⁶ or using the RBC Mobile⁶ app on your phone, or make withdrawals at any RBC ATM or in-branch⁷
- **No annual fees or setup costs** – Automatic payments can be set up so you don't have to worry about them

Program	Credit Limit ⁸	Rate
University of Toronto – Rotman School of Management	\$115,000 ⁸	Prime ⁹ while in school, during your grace period and in repayment.

LoanProtector[®] insurance¹⁰

Sometimes, life doesn't go as planned. Protect yourself with critical illness, disability or life insurance coverage on your Royal Credit Line as a financial safety net.¹⁰

Opening a student banking account

Money can be tight when you're in school, so we've got two bank accounts to choose from that depending on your needs can help you manage your money and save.

Features and benefits	RBC Student Banking [®] account ²	RBC No Limit Banking for Students [®] account ²
Debit transactions per month	25 Free debits per month ¹¹	Unlimited
Monthly fee	\$0	\$10.95
Monthly fee after MultiProduct Rebate ^{®12}	N/A	\$0
FREE Interac e-Transfer transactions ¹³	Unlimited	
Credit card rebate	Up to a \$39 rebate on the annual fee of any eligible RBC credit card ¹⁴ – but you can take advantage of our no-fee credit cards just for students	
RBC Virtual Visa [®] Debit ¹⁵	Unlimited	

No monthly fee with MultiProduct Rebate when you have an RBC No Limit Banking for Students account, an eligible active RBC credit card and a qualifying active investment.¹²

Plus, you'll get:

- Interac Flash[‡] transactions for tap and go payments
- Access to RBC Online Banking
- Access to RBC Mobile Banking from your smartphone
- Access to RBC Wallet[™] – load your credit cards and debit cards to your smartphone

Getting your first credit card

You choose! Pick from two **no annual fee credit cards** for students, earning either loyalty rewards or cash back. When used responsibly, credit cards are a convenient way to shop, manage cash flow and build your credit history for when you want to buy a car or a place of your own.

2 Great cards to choose from

RBC Rewards+® Visa

Your rewards. Your choice.



- Earn 1 RBC Rewards point for every \$1 spent on gas, grocery and drug store purchases³
- Earn 1 RBC Rewards point for every \$2 spent on all other purchases³
- Purchase Security & Extended Warranty Insurance¹⁶

Plus, get up to 3,500 RBC Rewards points for going digital¹⁷ – ask us how.

RBC Cash Back Mastercard[‡]

The card that gives back!



- 2% cash back credit on grocery store purchases⁴
- Up to 1% cash back credit on all other qualifying purchases and pre-authorized payments⁴
- Purchase Security & Extended Warranty Insurance¹⁶

Advice that goes beyond paying for school

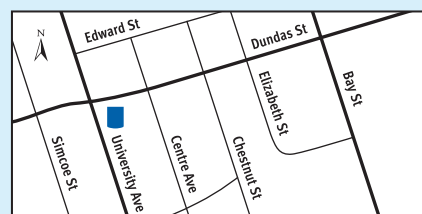
We know you have goals that go beyond school. Our specialists can provide you with:

- Mortgage options when you're ready to buy a house
- Insurance solutions for you or your business
- Investment solutions such as a TFSA, RRSP or GIC to help you save for your other goals



Apply today

Our team of Rotman student specialists is ready to help you. Come visit us at the University and Dundas branch:



University and Dundas store
443 University Avenue
Toronto, ON M5G 2H6



Royal Bank

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

Personal lending products are provided by Royal Bank of Canada and are subject to its standard lending criteria.

¹ The Royal Credit Line for Students is provided by Royal Bank of Canada and is subject to its standard lending criteria. Offer may be changed, withdrawn or extended at any time, without notice. Not available in combination with any other rate discounts, offers or promotions. Some conditions apply.

² RBC Student Banking and RBC No Limit Banking for Students accounts are available to any full-time student upon presentation of student identification. Students who are 25 years of age and older must present proof of student status each year to maintain their eligibility for a student account.

³ You will earn i) 1 RBC Rewards point for every \$1.00 in Gas, Grocery, and Drug Store Purchases you make; and ii) 1 RBC Rewards point for every \$2.00 in all other purchases (including pre-authorized bill payments) you make with your card. Purchases made at merchants classified by Visa's "Merchant Category Code" (MCC) as: (i) "service stations" (MCC 5541) or "automated fuel dispensers" (MCC 5542) are "Gas Purchases"; (ii) "grocery stores" (MCC 5411) are "Grocery Purchases"; and (iii) "drug stores & pharmacies" (MCC 5912) are "Drug Store Purchases" ("Eligible MCCs"). Even though some merchants may sell gas, grocery, and drug store merchandise, purchases made at these locations may not necessarily qualify as Eligible MCCs if the merchant is not classified as such by Visa. Also, you may make a purchase at a merchant that is not classified as an Eligible MCC but is located on the premises of a merchant that is classified as an Eligible MCC, in which case your purchase would not qualify as an Eligible MCC. We cannot guarantee that any merchant operating in whole or in part as a gas, grocery or drug store is classified as an Eligible MCC, and in no event will we be liable or responsible for any claims with respect to a grocery store purchase made at a merchant that is not classified as an Eligible MCC. See sample list of eligible merchants at www.rbc.com/rewards/shop. RBC Rewards points are earned on net purchases only; they are not earned on cash advances (balance transfers, cash-like transactions and bill payments that are not pre-authorized charges that you set up with a merchant), interest charges or fees, and credits for returns and adjustments will reduce or cancel the points earned by the amounts originally charged.

⁴ You will earn \$2 back for every \$100 (2% Cash Back Credit) in Grocery Store Purchases you make, up to a maximum of \$6,000 per Annual Period, ii) \$1 back for every \$100 (1% Cash Back Credit) in Grocery Store Purchases you make in excess of \$6,000 during an Annual Period, unlimited, iii) \$0.50 back for every \$100 (0.5% Cash Back Credit) in Net Purchases you make (including preauthorized bill payments) other than Grocery Store Purchases up to a maximum of \$6,000 per Annual Period, and iv) \$1 back for every \$100 (1% Cash Back Credit) in Net Purchases you make (including preauthorized bill payments) other than Grocery Store Purchases in excess of \$6,000 during an Annual Period, unlimited. Grocery Store Purchases are purchases made at merchants classified by Mastercard's "Merchant Category Code" as "grocery stores and supermarkets" (MCC 5411). Royal Bank of Canada ("Royal Bank") cannot guarantee that any merchant operating in whole or in part as a grocery store is classified by MCC 5411, and in no event will Royal Bank be liable or responsible for any claims with respect to a grocery store purchase made at a merchant that is not classified by MCC 5411. To consult the list of participating merchants, please visit www.rbc.com/nofeeecashback. Provided your New Cash Back Balance is \$25 or greater, Cash Back Credits earned during the Annual Period will i) automatically be credited to your January Account balance and appear on your February Account Statement, and/or ii) be credited at any other time, upon request. For complete details, please refer to the RBC Cash Back Program Terms and Conditions at www.rbc.com/nofeeecashbackinfo.

⁵ The minimum payment is the accrued interest, service fees and any other charges that apply for that period, including your LoanProtector® insurance premium and taxes, if applicable.

⁶ RBC Online Banking is provided by Royal Bank of Canada. RBC Canada is operated by Royal Bank of Canada. RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.

⁷ Account fees may apply. Transaction fees for fund transfers and bill payments may apply depending on your account package and are separate from access fees. In addition, clients should verify with their mobile carrier to determine any fees associated with using browser-related services via their mobile device. Online, Mobile and Telephone Banking are provided by Royal Bank of Canada.

⁸ Personal lending products are offered by Royal Bank of Canada and are subject to its standard lending criteria. Some conditions apply.

⁹ Prime Rate means the variable annual interest rate announced by us from time to time as a reference rate for determining interest rates on Canadian dollar commercial loans in Canada. Student Royal Credit Line rate quoted is subject to change based on changes to the Royal Bank Prime Rate. View the Royal Bank of Canada Prime Rate on the date of this offer. Two Student Royal Credit Line cheques may be written during each monthly cycle without charge. A \$2.00 Royal Credit Line Cheque Fee applies to each cheque thereafter. Refer to your Student Royal Credit Line Agreement for details.

¹⁰ LoanProtector insurance is a creditor's group insurance program, underwritten by The Canada Life Assurance Company, and is subject to terms, conditions, exclusions and eligibility restrictions. Please see the LoanProtector Certificate of Insurance for full details.

¹¹ Free debit transactions are calculated per Monthly Cycle. \$1 is charged for each debit over the monthly limit. RBC Virtual Visa Debits, RBC Royal Bank® loan payments, RBC Royal Bank mortgage payments, pre-authorized and self-serve RBC Royal Bank credit card payments and contributions to RBC investment accounts (such as GICs, Royal Mutual Funds, Registered Savings Plans, Registered Education Savings Plans, Registered Disability Savings Plans and Tax-Free Savings Accounts) from your RBC Student Banking Account are free of charge. All other Debit Transactions from this Account are counted as Debit Transactions towards the free monthly Debit Transactions included in the Account, and give rise to an Excess Debit Transaction Fee if the total free monthly Debit Transactions are exceeded.

¹² If you have an eligible banking account and two or more qualifying, eligible RBC products in the same geographic location (region), you may receive a partial or full rebate on your Monthly Fee. Eligibility is as follows: for the RBC No Limit Banking for Students Account, fees are fully rebated with a qualifying and active RBC investment product and active RBC credit card. RBC investment means any investment with RBC in Canada, including with RBC Direct Investing Inc., but excludes investments in the RBC Investment Savings® Account and those held with RBC Dominion Securities Inc. or other investment brokers, dealers or counsellors. For an RBC investment account to be considered active, either (1) it must contain a minimum balance of \$500 market value on the last day of the Monthly Cycle of the banking account; or (2) a Pre-Authorized Contribution (PAC) must be set up from the banking account to the investment account. The PAC or minimum balance requirement does not apply to investments held with RBC Direct Investing Inc. where the balance must be greater than \$0. For the no annual fee credit card to be considered active, you must complete at least one transaction every 90 days. If the credit card has an annual fee, it is automatically considered active. Only one rebate per banking account. If you qualify for the rebate, it will automatically be applied to and appear on your Account statement for each month during which you hold the eligible products. However, if you hold an RBC Direct Investing Inc. account as one of your qualifying products, MultiProduct Rebate may not be applied automatically to your Monthly Fees. If your rebate does not appear on your Account statement at the end of any Monthly Cycle in which you hold the RBC Direct Investing Inc. account as an eligible product, please notify us immediately by visiting a branch or by calling us at 1-800 ROYAL® 1-1, and we will arrange for the rebate to be applied. We will not be liable for any MultiProduct Rebate for which you may have been eligible before you notified us. Other exceptions and conditions apply. For more information on the MultiProduct Rebate, Qualifying Products and rebated Monthly Fees, go to www.rbc.com/mp.

¹³ Unlimited FREE *Interac* e-Transfer transactions are available in all Canadian dollar personal banking (chequing) accounts and are not counted toward the free monthly total in accounts with a limited number of free debits. In all Canadian dollar savings accounts, *Interac* e-Transfer transactions are \$1 each, count as a Debit Transaction toward any free monthly total and carry an Excess Debit Transaction Fee, if applicable. *Interac* e-Transfer transactions are not available in US dollar accounts.

¹⁴ Subject to credit approval. If you are a post-secondary student and an owner or co-owner of an RBC Student Banking or RBC No Limit Banking for Students account (each, an Eligible Student Bank Account) and the primary cardholder of one of the eligible RBC Royal Bank credit cards listed below (each, an Eligible Credit Card), the annual fee of your Eligible Credit Card may be rebated every year: Signature® RBC Rewards Visa (\$39), RBC WestJet Mastercard (\$39), RBC Visa Cash Back (\$19). For any other RBC Royal Bank credit card, regular annual fees apply as they are not eligible for a rebate. For the annual fee of your Eligible Credit Card to be rebated every year, you must: i) complete the Student Information section of the credit card application form in full, ii) remain a student, and iii) be an owner or co-owner of an Eligible Student Bank Account throughout your studies. Additional cardholders (co-applicants and authorized users) do not qualify for the annual fee rebate even if they are also owners of an Eligible Student Bank Account. Only one credit card annual fee rebate per Eligible Student Bank Account is allowed, which means that if you own a joint Eligible Student Bank Account and each co-owner is also the primary cardholder of an Eligible Credit Card, only the primary owner of the Eligible Student Bank Account will be entitled to the credit card annual fee rebate. Other conditions and restrictions apply. Royal Bank of Canada reserves the right to withdraw this offer at any time, even after acceptance by you. For complete details, visit rbc.com/studentcards.

¹⁵ Debit transactions made using your Virtual Visa Debit Number do not count against any monthly transaction limits applicable to your personal deposit account. Other account fees may apply. Please see the RBC Royal Bank Disclosures and Agreements related to Personal Deposit Accounts booklet or other applicable account agreement for further details.

¹⁶ Underwritten by RBC Insurance Company of Canada. In Quebec, certain coverages underwritten by Aviva General Insurance Company. All insurance is subject to limitations and conditions. Please see the Certificate of Insurance for details.

¹⁷ Only the Primary Cardholder of an RBC Rewards+ Visa card is eligible for this offer and may receive a one-time bonus of 500 RBC Rewards points ("Bonus Points") for completing each of the following activities (each a "Bonus Offer") up to a maximum of 3,500 RBC Rewards points: (1) share your email address with us; (2) sign up for eStatements for your card; (3) download and sign into either the RBC Mobile app, RBC Wallet or RBC Rewards app; and if you also bank with us: (4) make a transfer through *Interac* e-Transfer with the RBC Mobile app or RBC Online Banking; (5) transfer funds with the RBC Mobile app or RBC Online Banking; (6) deposit a cheque with the RBC Mobile app; and (7) pay a bill with the RBC Mobile app or RBC Online Banking. RBC Canada, RBC Wallet, the RBC Rewards app, and RBC Online Banking are operated by Royal Bank of Canada. RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc. Standard message and data charges apply to any Bonus Offers you fulfill using your device. To bank with us means you must hold any of the following RBC bank accounts: RBC Day to Day Banking®, RBC No Limit Banking®, RBC Private Banking®, RBC Signature No Limit Banking®, RBC Student Banking, RBC No Limit Banking for Students, RBC VIP Banking®, US Personal Account®, Ratelink Essential®, Ratelink Preference®, RBC Day to Day Savings®, RBC Enhanced Savings® or RBC High Interest eSavings®. US Dollar accounts are not eligible for Bonus Offer number 4. The *Interac* e-Transfer service is free for all RBC personal chequing accounts. A fee of \$1.00 may be charged to the sender for transactions sent using the *Interac* e-Transfer service from an RBC personal savings account listed as an Eligible Account.