

Banking at work for you University of the Fraser Valley

**Advice. Support. Savings. Rewards.
That's what sets RBC Group Advantage apart.**

Your financial well-being is important. That's why your employee benefits package includes the RBC Group Advantage™ program. It gives you the opportunity to improve your financial wellness by helping you save money and work toward your financial goals.

The RBC Group Advantage program gives you what you need to get the most out of your everyday banking with advice, support, savings and rewards that truly go above and beyond.

Advice and Support

As part of your employee benefits program, RBC Group Advantage offers solutions to help you meet all your financial goals. We will help assess your needs and provide tailored advice built specifically for your situation.

RBC at Work™: To save you time and hassle, our advisors will come and meet with you right in your workplace at a time that's convenient for you.

Advice Events: Your company may provide on-site seminars delivered by RBC Royal Bank® and leading experts in your community on a variety of important financial topics. If you prefer, you can also visit your local branch.

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**For more information,
call 1-888-769-2566 or visit
rbc.com/adviceatwork**

Royal Bank



Savings and Rewards

By being part of the RBC Group Advantage program, you will benefit from all-inclusive banking packages that were created to give you flexibility and real value — every day.

Enjoy the advantages of our all-inclusive banking packages.

RBC VIP Banking® Package

RBC VIP Banking

- Unlimited non-RBC® ATM use in Canada and the U.S.¹ plus unlimited debit transactions
- Two additional Canadian accounts and one U.S. personal account²
- And many more features

Visa Infinite® Avion®

- Earn 1 RBC Rewards® point for every \$1 spent on net purchases³
- Travel more easily with no blackout periods, seating restrictions or points expiry⁴

15,000
RBC Rewards points

+

20,000
RBC Rewards points

= 35,000
RBC Rewards points⁵

RBC Signature No Limit Banking® Package

RBC Signature No Limit Banking

- Unlimited debit transactions
- Three non-RBC ATM access fees refunded every month⁶
- And many more features

Signature® RBC Rewards Visa®

- Earn 1 RBC Rewards point for every \$1 spent on net purchases³

10,000
RBC Rewards points

+

5,000
RBC Rewards points

= 15,000
RBC Rewards points⁵

Use your mortgage to get even more rewards.

RBC Royal Bank Mortgage — *Great Rates. Flexibility. Expert Advice.*

- Up to 120-day interest rate guarantee
- Flexible prepayment options
- Home equity credit line at Prime + 1/2% (Prime + 1% at other banks)⁷
- We'll cover your switching costs⁸
- Canada's largest mortgage specialist team — advice that comes to you

100
RBC Rewards points
for every \$1,000 in
funded mortgage⁹

More ways to earn rewards.

RBC No Limit Banking®

- Unlimited debits for a low flat monthly fee

7,500 RBC Rewards points

RBC No Limit Banking for Students®

- A banking account with unlimited debit transactions designed for students

7,500 RBC Rewards points

RBC Day to Day Banking®

- A basic banking account for simple banking needs

5,000 RBC Rewards points

RBC High Interest eSavings® account

- High interest on every dollar with no minimum deposit required

2,500 RBC Rewards points

Visa Platinum Avion

- Earn 1 RBC Rewards point for every \$1 spent on net purchases³
- No blackout periods or seat restrictions

20,000 RBC Rewards points

RBC Rewards+™ Visa

- A no annual fee rewards card
- Earn a welcome bonus of up to 3,500 points for completing digital activities¹⁰

500 RBC Rewards points

Here's how quickly RBC Rewards points can add up:

RBC VIP BANKING
15,000 POINTS

RBC VISA INFINITE AVION CARD
20,000 POINTS

+

RBC HIGH INTEREST eSAVINGS ACCOUNT
2,500 POINTS

37,500 POINTS¹¹

OR up to **\$350** in gift cards⁵

Get an RBC MORTGAGE

+

\$325,000 mortgage = **32,500** POINTS¹²

TOTAL

RBC BANKING PACKAGES
+ RBC MORTGAGE

70,000 RBC REWARDS POINTS¹³

Redeem your points for what's important to you

Choose from gift cards, flights, brand name merchandise and RBC Financial Rewards® vouchers you can use to invest in your future.¹⁴





Royal Bank

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- 1 ATM operator surcharge (also called a convenience fee) may be charged by other ATM operators. The convenience fee is not a Royal Bank fee and is added directly to the amount of your cash withdrawal. All clients who use non-RBC ATMs may be charged a convenience fee regardless of the type of account they hold. Each account cash withdrawal at an ATM outside Canada displaying the PLUS[®] System symbol, and any fees that may be imposed by any third party for using the ATM, are converted to Canadian dollars at an exchange rate which is 2.5% above the benchmark rate set by the payment card company when the transaction is posted. Exchange rates fluctuate and, as such, the rate applied will usually differ from the posted exchange rate at the time of the transaction.
- 2 Eligible Canadian accounts include any two of the following banking accounts with the monthly fees waived: RBC Day to Day Banking, RBC Enhanced Savings[®] and RBC Day to Day Savings[®]. The eligible U.S. Account is the U.S. Personal Account[®]. All accounts must be in the same geographic location or region.
- 3 RBC Rewards points are earned on net purchases only; they are not earned on cash advances (including RBC Royal Bank credit card cheques, 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 RBC Rewards points will be cancelled if they remain unredeemed within ninety (90) days after the termination of the RBC Rewards program or after you voluntarily close your RBC Royal Bank credit card account.
- 5 ATM operator surcharge (also called a convenience fee) may apply. It is charged by a third party and added directly to the amount of your cash withdrawal. Totals are not cumulative, and if not used, may not be carried over into the next Monthly Cycle.
- 6 The interest rate will fluctuate with the Prime Rate and is subject to change at any time without notice. These rates can be changed, withdrawn or extended at any time without notice. Residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria.
- 7 We will pay the basic title insurance fee, processing fee and one discharge fee (up to \$300 maximum). Offer excludes mortgage prepayment charges that you may have to pay. Minimum advance: \$100,000.
- 8 Eligible RBC Royal Bank residential mortgages include 4-, 5- and 7-year, fixed rate, closed terms with a maximum 120-day rate guarantee, conventional or default insured residential mortgages, RBC Homeline Plan[®] mortgage segments that are funded on the same day the RBC Rewards points offer is extended, and builder retail mortgages with a single advance on completion. Offer only applies to purchase transactions or a switch from another Canadian financial institution.
- 9 Limited time offer; **must be fulfilled within 60 days from date of approval**. This offer is not transferable, may not be combined or used in conjunction with any other offer. Offer may be changed, cancelled or withdrawn at any time. 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 each listed offer (each a "Bonus Offer") of up to a maximum of 3,500 RBC Rewards points. It may take up to 60 days after the offer expires for the Bonus Points to appear on the credit card statement. Primary Cardholder can provide us their email address and sign up for eStatements through RBC Online Banking by visiting a branch or calling 1-800-769-2512.
- 10 Points calculated based on opening an RBC VIP Banking account and completing the qualifying criteria, getting an RBC Visa Infinite Avion credit card, and opening an RBC High Interest eSavings account. Please visit www.rbc.com/groupterm for full details.
- 11 Points calculated based on funding of an eligible RBC Royal Bank residential mortgage and completing the qualifying criteria. Please visit rbc.com/groupterm for full details. Personal lending products and residential mortgages are provided by Royal Bank of Canada and are subject to its standard lending criteria.
- 12 Points calculated based on opening an RBC VIP Banking account and completing the qualifying criteria, getting an RBC Visa Infinite Avion credit card, completing CustomSwitch, opening an RBC High Interest eSavings account and funding a \$325,000 mortgage. Please visit www.rbc.com/groupterm for full details.
- 13 All rewards are subject to availability.