

RBC Cash Management Account



Wealth Management

The foundation for your financial needs

Today, more and more investors are discovering that the key to successfully managing their cash and investments is by establishing one convenient and flexible account as the foundation for their finances. An RBC Cash Management Account can provide this foundation. It's an account that provides you with what you need, when you need it.

Easy access to cash

When you don't need your cash, it should be working for you. But when you need money, it should be easily accessible. And when your money needs to move from one place to another, the more automatic the better. An RBC Cash Management Account provides several options for easily accessing your cash. Some of these options include:

Visa Platinum Debit Card

Your RBC Cash Management Account includes an RBC Visa® Platinum Debit Card that provides convenient access to your cash combined with enhanced fraud protection and platinum-level benefits.

Enhanced fraud protection — You will receive real-time fraud text alerts for debit card transactions. Also, every time you make a purchase at a chip-activated terminal, a unique transaction code is created, which prevents this data from being used fraudulently if it is stolen.

Liability protection — With Visa's Zero Liability Policy, if your card is lost or stolen, you are protected against unauthorized use.¹

Platinum benefits — Complimentary 24/7 concierge service for restaurant reservations, event tickets and travel arrangements. Purchase security service for replacement, repair or recovery on eligible purchases.

With worldwide acceptance, you can feel confident using your RBC Visa Platinum Card everywhere you shop, dine or travel.

Additionally, your Visa Platinum Debit Card includes:

- Unlimited ATM fee reimbursements²
- Immediate cash back when making point-of-sale (POS) transactions using your PIN at participating merchants
- No foreign transaction fees when traveling abroad³
- Extended warranties on items purchased with your card, travel and emergency assistance, auto rental insurance and other services

For more information about these benefits, please review the Visa Guide to Benefits.

Mobile wealth management

With our RBC Wealth Management Online app, you can connect with us from anywhere. View your accounts, send secure messages and review your investment mix, performance data and other key information in the app. You can also safely and securely deposit checks through the mobile check deposit functionality. Download the free RBC Wealth Management Online app to your mobile device.

Mobile wallet

There are different types of mobile wallets available across the industry. RBC offers ApplePay® and Google Pay.™ A mobile wallet is an electronic version of payment credential storage that allows cardholders to make purchases using an electronic mobile device as opposed to a physical card, cash or checks.

RBC bill pay

RBC bill pay is a complimentary⁴ electronic bill payment service that enables you to pay your bills with your account(s).⁴ No paper checks, no stamps, no rushing to the mailbox to get the envelope postmarked in time. Simply set up your payees and you are ready to go. If you don't currently have online access to your accounts, please ask your financial advisor to help you sign up today.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

Check-writing

RBC Cash Management Account check-writing privileges offer benefits, including:

- Unlimited check-writing
- Your first set of standard checks free of charge
- No per-check charges
- Budget planning with help from check expense tracking
- Online check copies

Electronic funds transfer

As an RBC Wealth Management client, you have a wealth of opportunities available to automate the movement of funds, including Automated Clearing House (ACH), wire transfers and RBC bill pay.

Easy access to credit

If your RBC Cash Management Account includes RBC Express® Credit ⁵, you have immediate access to credit by writing a check or using your Visa Platinum Debit Card. You may borrow up to 50% of the value of eligible securities in your account. It's an easy way for you to help meet short-term borrowing needs, make larger purchases or leverage your securities to make additional investments. Ask your financial advisor for more information on RBC Express Credit.

Simple account management tools

As the foundation for your investment needs, your RBC Cash Management Account provides several features for tracking your portfolios. These options include online access to your account, plus monthly and annual statements.

Features of the account statement include:

- Securities activity
- Interest, dividends, withdrawals and deposits
- Current portfolio holdings
- Visa Platinum Debit Card activity
- Expense tracking

Put your money to work immediately

A key benefit of the RBC Cash Management Account is that it keeps your money working for you all of the time. The cash in your account will automatically sweep into the cash or money market option you have selected. Choose from a variety of cash investment options to fit your needs.

Fees

The RBC Cash Management Account annual fee is \$140 but will be waived when the client household balance exceeds \$250,000 or has \$500 or more in commissions in the 12 months prior to the assessment of the fee.

One account that's always working for you

Make an RBC Cash Management Account your foundation and you'll have easy access to the unprecedented opportunities in today's investment markets.

Talk to your financial advisor today about the benefits of an RBC Cash Management Account.

Investors should consider the investment objectives, risks and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your financial professional. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the funds.

RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor. No information, including but not limited to written materials, provided by RBC WM should be construed as legal, accounting or tax advice.

1. Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.
2. ATM fee reimbursements apply to cash withdrawals using the RBC Visa Platinum Debit Card where it is accepted. ATM fee rebates do not include any fees imposed by merchants for point of sale transactions, ATM operators, or fees for stamp purchases, balance inquiries, non-local ATM currency withdrawal fees, or any other transaction other than ATM cash withdrawal in local currency from your RBC Brokerage Account.
3. If you use your card to withdraw foreign currency from an ATM, or pay for a purchase with a foreign currency, RBC Wealth Management charges your account for the U.S. dollar equivalent of the transaction. Depending on the specific arrangements that are in place, the exchange rate and calculations of the U.S. dollar equivalent will be done by the bank at which you conduct the transaction, the network to which the ATM belongs or Visa. The bank or network may also charge a fee. RBC Wealth Management does not assess foreign transaction fees (i.e., a fee to convert U.S. dollars or local currency) to debit card holders. See the Visa Debit Card Agreement for details.
4. Basic bill presentment and bill payment are provided at no charge. Value-added services such as overnight payments, invoice scanning and data CDs have a usage charge.
5. Foreign and retirement accounts, such as an IRA, are not eligible to be funding accounts.
6. RBC Express Credit is a margin product and may not be suitable for all investors. Before you sign a Margin Agreement, it is important that you read and fully understand the Margin Disclosure Statement, which describes additional risks involved in trading securities on margin.

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