

Student Banking Package

Student banking that's built for you: While you focus on your studies and all that student life has to offer, the last thing you need to worry about is making ends meet. That's where we can provide the advice, banking services and business resources you need to establish a budget, finance your tuition and manage student debt. We've put together a flexible package of banking services to help you save money.

Banking Made Simple

RBC Student Banking	RBC No Limit Banking
<ul style="list-style-type: none"> > 25 free debits per monthly cycle > No monthly account fee! Your savings could be as much as \$75 every year – money you can use towards books, travel, necessities, whatever you like. 	<ul style="list-style-type: none"> > Unlimited free debits > Monthly fee of just \$10.95 per month > \$0 monthly fee after Multi Product Rebate (if you have a RBC Royal Bank investment and RBC Rewards® or Partner Rewards Visa card)
<p>No matter which student banking account you choose, you'll receive:</p> <ul style="list-style-type: none"> > Free access to RBC Royal banking Online Banking and Telephone banking 24/7 > Access to ATMs and the <i>Interac</i> Direct Payment network with your RBC Client Card > A choice of an RBC Royal Bank Visa Classic II, RBC Visa Cash Back or WestJet RBC MasterCard and save up to \$35 a year off the annual fee. For full details follow the link below: http://www.rbcroyalbank.com/products/deposits/youth-student-banking.html 	

Loans Made Simple

Royal Credit Line® for Students

Freedom, flexibility and the credit you need, when you need it. The Royal Credit Line for Students takes the guesswork out of borrowing. It's a different kind of student loan and the best part is we'll customise your credit line to suit you.

You only borrow what you need:

- > If you have an ordinary, you get all the money up front and pay interest on the whole amount right away, whether you're using it or not.
- > The Royal Credit line for Students is a different type of Student Loan. It's a revolving line of credit, which means that instead of taking all the money up-front, you arrange to have an amount of money available to you each year. That's your credit limit. You can borrow all or any of it, at any time — and you can reuse any of it as soon as you repay it.
- > Working with you, we'll establish the credit limit that's right for you. You can borrow all or any of it at any time, and you only pay interest on the amount you use. > While you're at school, you'll enjoy an attractive interest rate comprised of the RBC Prime Rate plus 1%. Once you leave school, your interest rate will be adjusted to the regular rate. **For full details follow the link below:**

http://www.rbcroyalbank.com/products/personalloans/rcl_for_students.html

To apply simply contact our Customer Assistance Officer for an appointment:

Ladner Branch: (5205 Ladner Trunk Rd) 604-940-3278

Broadway & Cambie Branch: (505 West Broadway, Vancouver) 604 -665-8658