Wealth Management

RBC Wealth Management Online Services - User Guide

If you have any questions about service requests, Online Services in general, or any other matter of your financial affairs, please contact your Relationship Manager.

Grow more than wealth

Contents

1. Introduction

1.1 About this User Guide

This user guide provides an overview of the online banking service offered to clients of the RBC subsidiary companies that comprise RBC's Wealth Management network. It contains step-by-step instructions to help you navigate around the Online Services site and to assist you on how to use the service.

Please note that the screens referred to throughout this document are meant as a guide only and may differ depending on your available products and services.

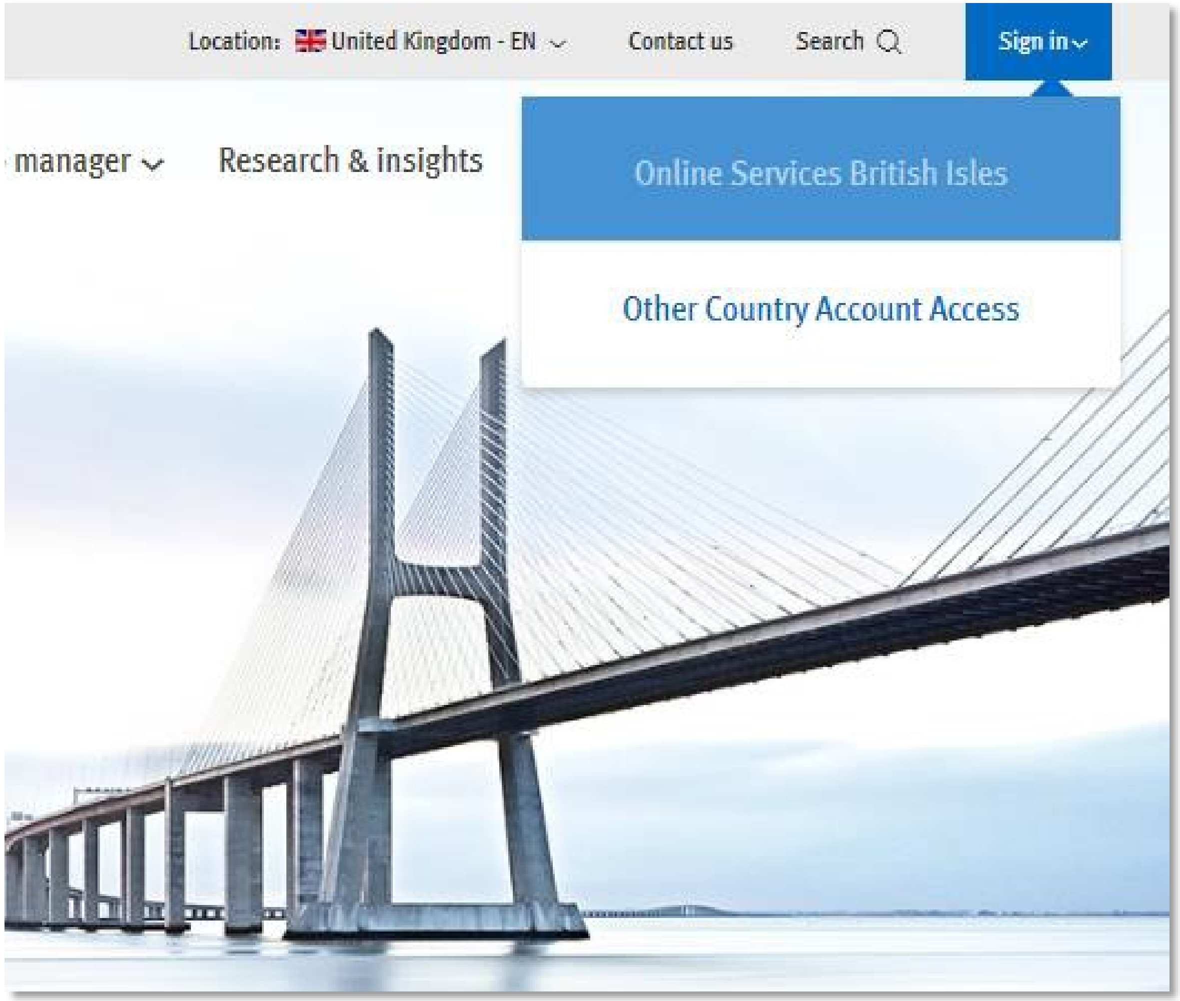
1.2 About Online Services

Online Services is the secure internet banking system for RBC Wealth Management clients with products and services in the British Isles.

- View your accounts including balances and statements
- View your portfolios, holdings and holding transactions
- View your term deposits and related information
- View your credit facilities such as loans and guarantees
- Make transfers and payments
- Track progress of your requests
- Export data to spreadsheets
- View and download your statements and advices
- View and download Custody Valuations (please see File Uploads in View Directories section)
- Elect and track Corporate Action notifications (please refer to the User Guide for Online Elections)

2. How to Login

2.1 Desktop



From rbcwealthmanagement.com, select the sign in button and select 'Online Services British Isles'. If you do not see the 'Online Services British Isles' option, select 'Other Country Account Access' and select the link from the International Logins page.

Upon first login, you will be prompted to read and accept the Online Services Terms and Conditions. We recommend that you print a copy of the Terms and Conditions for your personal reference. They can also be directly accessed online at any time.

2.2 First Time Login

Users logging into Online Services for the first time will need to go through a one-time account setup process. You will be prompted to perform the following steps:

Step 1 – Enter your login ID and temporary password (Your login number starts with 4519008)

Step 2 – Change Password

Step 3 – Set Identification Question and Answer
(You will be asked to enter 3 characters from your identification answer each time you login)

Step 4 – Set Security Question and Answer
(If you ever forget your password or identification answer, you can reset your account using the question and answer set during this step)

2.3 Existing Users

Once you have completed the one-time setup detailed on the previous page, subsequent logins are as follows:

Step 1 – Enter your Login ID and Password

Step 2 – Enter the 3 characters from your identification answer as prompted on screen

Once you have successfully logged in you can change your password, identification question and answer or security question and answer from the ‘Manage My Login’ link on the navigation bar at any time.

You can check your previous logins by selecting the ‘Login History’ link under the Information section of the navigation bar.

2.4 Problems Logging In?

Existing Users

If you encounter any difficulties while attempting to log in, please select the 'Having problems logging in?' link on the login page and follow the on-screen instructions to reset your login details. If you are unable to complete the reset process, please contact the eServices team.

New Users (First-time Login)

If you are unable to complete the one-time account setup process, please contact the eServices team.

The eServices team provides general or technical assistance directly relating to the operation of Online Services system.

Telephone (UK): +44 (0) 1534 283 885

Email: iwmeservices@rbc.com

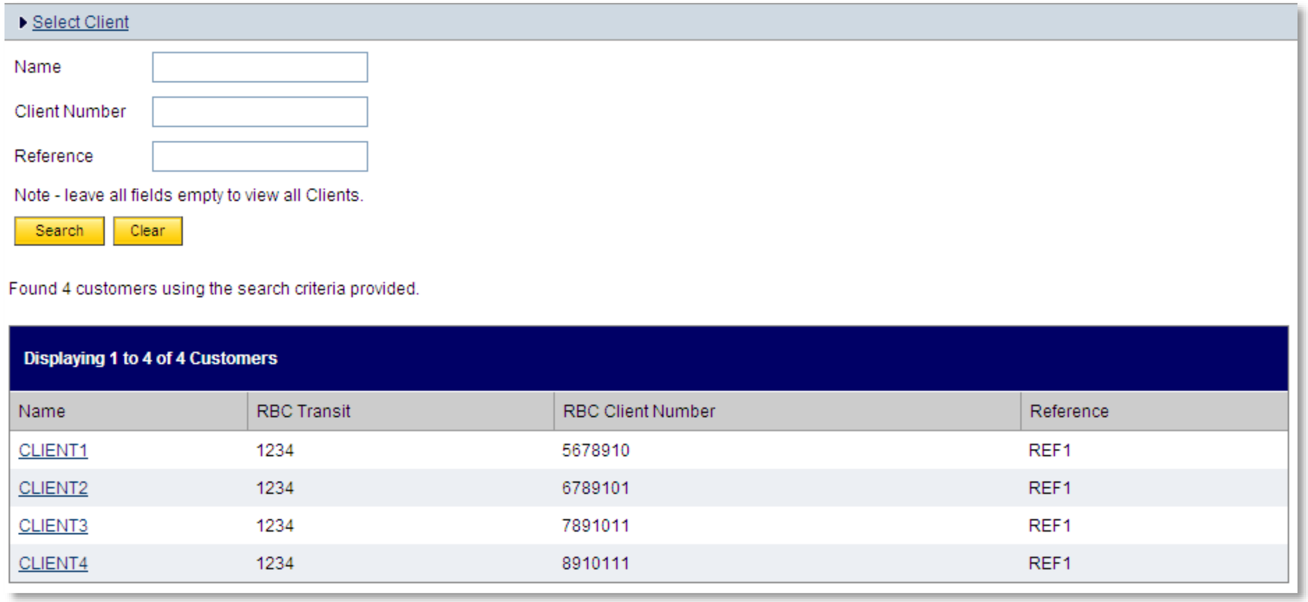
Hours of service: 8.30am – 5.30pm UK time Monday – Friday (except bank holidays)

For queries relating specifically to your products, please continue to contact your Relationship Manager directly.

3. Viewing Products and Services

3.1 Client Search

Depending on your access, after you login you may be presented with a client search page from where you can select the desired customer to view their products.



Select the underlined client name link to view the client's summary.

If you do not have multiple clients to choose from, you will be directed straight to the Client Summary page. Please refer to Page 10.

3.1.1 Client Summary

▸ Select Client

Client Name	1234 0000 SHORTNAME	Client Number	1234 0000
Relationship Manager	OFFICER	Information as of	Dec 06, 2012

Summary

Displaying 1 to 5 of 5 Bank Accounts. Extract

	Type - Number	Designation	Status	Currency	Current Balance	Equivalent(USD)
ⓘ	DESCRIPTION - 4631313	DESIGNATION	Active	CAD	0.00	0.00
ⓘ	DESCRIPTION - 5299243	DESIGNATION	Active	USD	177,792.19	177,792.19
ⓘ	DESCRIPTION - 5299250	DESIGNATION	Active	GBP	0.02	0.03
ⓘ	DESCRIPTION - 5300009	DESIGNATION	Active	EUR	0.00	0.00
ⓘ	DESCRIPTION - 6960678	DESIGNATION	Active	CHF	35.00	37.83
					Balance:	177,830.05

☐ Include closed accounts?

Displaying 1 to 1 of 1 Term Deposit. Extract

	Value Date	Maturity Date	Contract	Days	Interest Rate	Currency	Principal	Principal Equivalent
ⓘ	Nov 23, 2012	Feb 25, 2013	1210236	94	0.200000	USD	2,424,634.38	2,424,634.38
							Total:	2,424,634.38

Credit Summary.

Overall Credit Limit	Currency	Amount	Equivalent(USD)
Credit Limit	USD	2,700,000.00	2,700,000.00

Credit Facility Details	Currency	Expiry Date	Amount	Equivalent(USD)
Guarantee - 3301785	USD	Dec 31, 2015	(10,000.00)	(10,000.00)
Loan - 3000274	GBP	Feb 26, 2015	(174,000.00)	(174,000.00)
Loan - 3000392	USD	May 22, 2017	(1,000,000.00)	(1,000,000.00)

Foreign Exchange Details	Currency	Value Date	Amount
Foreign Exchange - 9523574	EUR	Dec 07, 2012	120 000,00
Foreign Exchange - 9523966	GBP	Feb 08, 2013	410,000.00
Foreign Exchange - 9523967	EUR	Feb 08, 2013	1 150 000,00

Displaying 1 to 1 of 1 Portfolio. Extract

	Portfolio Name	Portfolio Number	Portfolio Status
ⓘ	Port 01	01	

The summary page provides an aggregated view of the products held by the selected client.

The following products are displayed:

- Bank Accounts
- Term Deposits
- Credit Facilities (including Loans, Guarantees and FX)
- Securities Portfolios

Please note that closed bank accounts can be viewed by selecting the 'Include Closed Accounts'' tick box beneath the displayed bank accounts.

3.2 Bank Accounts

Displaying 1 to 4 of 4 Bank Accounts. Extract

Type - Number	Designation	Status	Currency	Current Balance	Equivalent(GBP)
DESCRIPTION - 2222222	DESIGNATION	Active	GBP	50.00	50.00
DESCRIPTION - 33333333	DESIGNATION	Active	USD	23.61	11.92
DESCRIPTION - 55555555	DESIGNATION	Active	GBP	40,113.01	40,113.01
DESCRIPTION - 66666666	DESIGNATION	Active	GBP	265.00	265.00
				Balance:	**40,439.93**

Include closed accounts?

Select Client ▸ Summary ▸ **Account Information**

Client Name	1234567 SHORTNAME	**Client Number**	1234567
Relationship Manager	NAME	**Information as of**	Jul 07, 2008
Account Number	123456789	**Account Type**	DESCRIPTION (GBP)

Account Information		**Balance Information**	
Designation:	DESIGNATION	**Available Balance:**	50.00 GBP
Currency:	GBP - Sterling	**Current Balance:**	50.00 GBP
Status:	Active	**Last Transaction Date:**	Jun 27, 2008
IBAN:	GB35ROYC0000000123456789		
Date Opened:	Jul 13, 2006		
Date Closed:			

Credit Interest Information		**Overdraft Information**	
Accrued Credit Interest:	0.00 GBP	**Accrued Debit Interest:**	0.00 GBP
Rate Applicable to Current Balance:	0.00000%	**Rate:**	15.00000%

From the Summary screen you have two options:

- View the information of an account
- View a specific account statement

By default, all active bank accounts are displayed on the summary screen.

To view the information regarding a specific account, click the information icon to the left of the underlined account

3.3 Viewing Account Statements

▸ Select Client ▸ Summary ▸ **Account Statement**

Client Name	7777777 SHORTNAME	**Client Number**	5555 7777777
Relationship Manager	NAME	**Information as of**	Jul 07, 2008
Account Number	5555 - 5555555	**Account Type**	DESCRIPTION (GBP)
IBAN	GB35ROYC00000005555555		

Statement for account 5555555 (GBP)

There are no transactions against this account for the last 7 days.

See More

Displaying 1 to 1 of 1 Captured Transaction. Extract

Input Date	Value Date	Narrative	Reference	Payments	Receipts	Balance
Jul 07, 2008	Jul 07, 2008	SECOND CREDIT	999022		50.00	50.00
					Balance	**50.00**

Displaying 1 to 6 of 6 Future Transactions. Extract

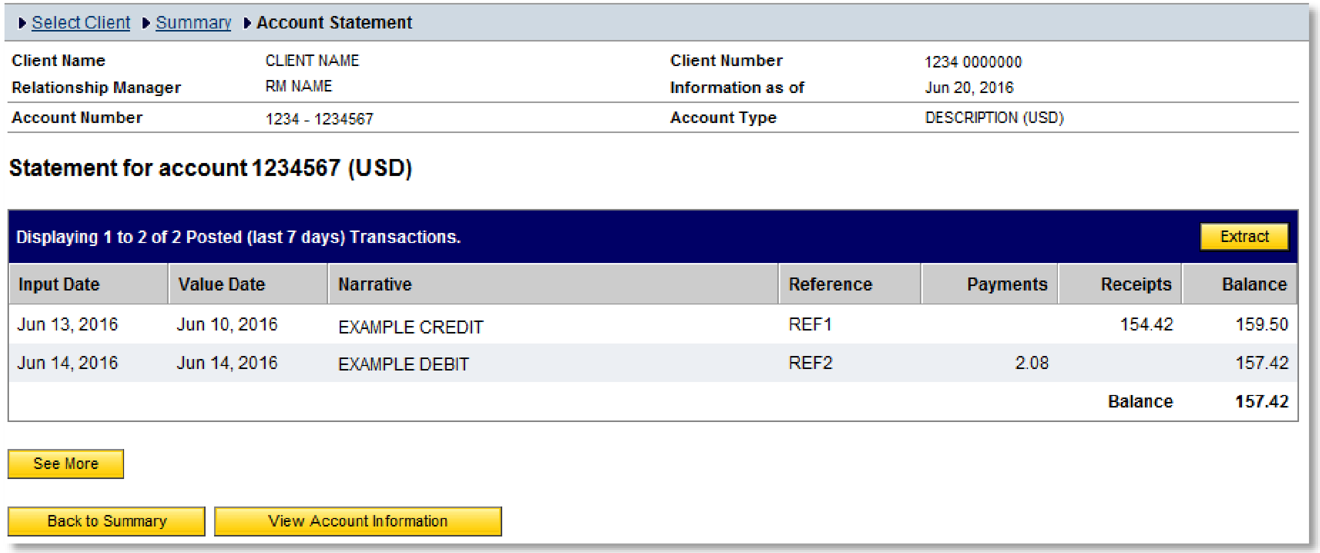
Input Date	Value Date	Narrative	Reference	Payments	Receipts	Balance
Jul 07, 2008	Jul 22, 2008	CREDIT	999006		8.00	58.00
Jul 07, 2008	Jul 22, 2008	CREDIT	999005		5.00	63.00
Jul 07, 2008	Jul 22, 2008	CREDIT	999003		2.00	65.00
Jul 07, 2008	Jul 22, 2008	CREDIT	999002		3.00	68.00
Jul 07, 2008	Jul 22, 2008	CREDIT NRRTIVE:	999004		1.00	69.00
Jul 07, 2008	Jul 22, 2008	CREDIT NRRTIVE	999001		4.00	73.00
					Balance	**73.00**

Back to Summary   View Account Information

The account statement can be viewed either by selecting the underlined account number from the summary page or via the 'View Account Statement' button at the bottom of the account information screen.

By default 7 days worth of statement history is displayed. The default statement history can be changed via the preferences screen (please refer to Page 15).

3.3.1 Account Statements cont.


▸ Select Client ▸ Summary ▸ Account Statement

Client Name	CLIENT NAME	**Client Number**	1234 0000000
Relationship Manager	RM NAME	**Information as of**	Jun 20, 2016
Account Number	1234 - 1234567	**Account Type**	DESCRIPTION (USD)

Statement for account 1234567 (USD)

Displaying 1 to 2 of 2 Posted (last 7 days) Transactions. Extract

Input Date	Value Date	Narrative	Reference	Payments	Receipts	Balance
Jun 13, 2016	Jun 10, 2016	EXAMPLE CREDIT	REF1		154.42	159.50
Jun 14, 2016	Jun 14, 2016	EXAMPLE DEBIT	REF2	2.08		157.42
					Balance	**157.42**

See More

Back to Summary | View Account Information

Posted

These are the transactions that have been processed against your account.

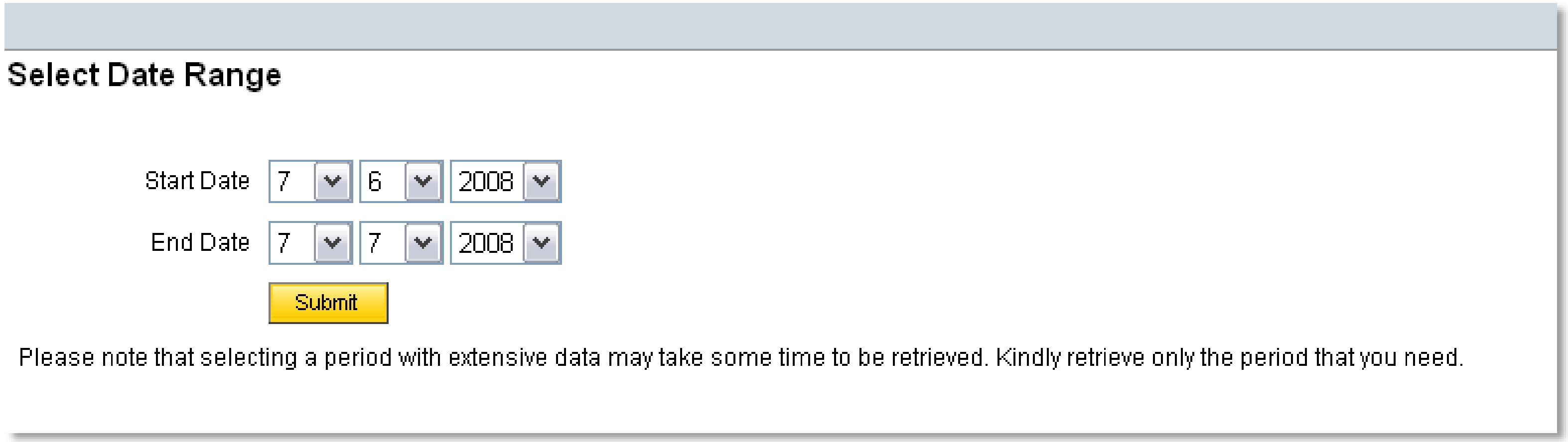
Captured Today

Once the value date of a future-dated or same-day transaction is reached, the transactions will be displayed in the Captured Today grid.

Future Transactions

Transactions displayed in this grid have a value date greater than today. All future-dated transactions due against your account will be displayed here.

3.3.2 Account Statements – Historic Transactions



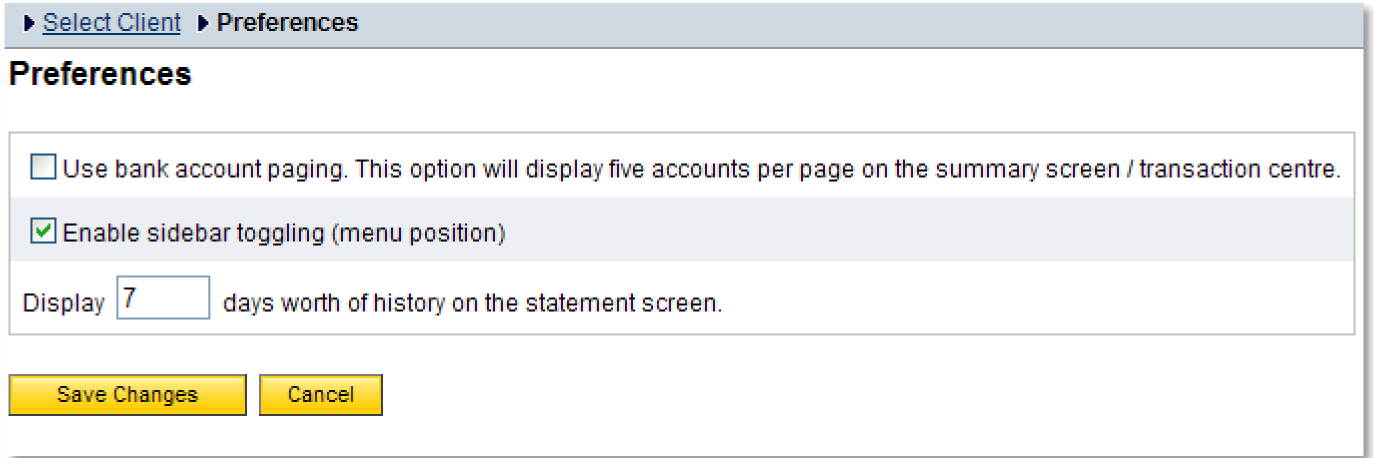
To view your historic transactions, select the 'See More' button on the account statement screen.

You are able to search at least five years' worth of historical transactions.

To execute a search, select the date range that you require and then select the 'Submit' button.

3.4 Preferences

This section allows paging to be enabled for bank accounts on the summary screen, and the transaction centre pages. It will also allow you to set your preferred default account history period by setting how many days worth of transactions you would like to see (up to 1000 days).



Bank Account Paging

Select this option to display five accounts at a time on the summary page. If you do not enable the paging option, all accounts will be displayed on one page.

To access the Preferences page, select the Preferences link in the navigation bar.

Statement History

To change the default value for the number of days statement history returned, replace the default value with your preferred number of days statement history, select 'Save Changes' when finished.

3.5 Term Deposits

Displaying 1 to 1 of 1 Term Deposit. Extract

	Value Date	Maturity Date	Contract	Days	Interest Rate	Currency	Principal	Principal Equivalent
ⓘ	Jun 27, 2008	Jul 28, 2008	1234567	31	4.850000	GBP	314,014.95	314,014.95
							Total:	**314,014.95**

The Term Deposit summary view displays a list of the term deposits held by the selected client.

By selecting the information icon on the Summary page, you will be able to view the detailed information relating to the selected term deposit.

Select Customer ▸ Summary ▸ **Term Deposits**

Client Name	1111111 SHORTNAME	**Client Number**	5555 7777777
Relationship Manager	NAME	**Information as of**	Jul 07, 2008

Contract 123456

Contract Information

Contract Designation:		**Terms Days:**	31
Currency:	GBP - Sterling	**Cash Collateral:**	No
Value Date:	Jun 27, 2008	**Secondary Offset:**	
Maturity Date:	Jul 28, 2008		
Principal Amount:	GBP 314,014.95	**Interest Rate:**	4.8500%
Total Interest Payable:	GBP 1,293.48	**Interest Earned to Date:**	GBP 417.25
Amount Payable on Maturity:	GBP 315,308.43	**Next Maturity Date:**	Aug 28, 2008
Principal Maturity Instruction	Rollover	**Interest Maturity Instruction**	Credit Account
Principal Account	2222222	**Interest Account**	3333333

Back to Summary

3.6 Securities

Displaying 1 to 2 of 2 Portfolios. Extract

Portfolio Name	Portfolio Number	Portfolio Status
Port 001001001 -01	01	

Select Customer ▸ Summary ▸ **Portfolio Information**

Client Name	0000000 SHORTNAME	**Client Number**	5555 66
Relationship Manager	NAME	**Information as of**	Dec 24, 2008
Portfolio Title	Port 000000000-00	**Portfolio Number**	01
Portfolio Status		**Book Currency**	USD - US Dollar

Portfolio Information

Title:	Port 000000000-00
Number:	1
Date Opened:	Jan 01, 2005
Year End Date:	31 December
Investment Manager:	CLOSING-CLOSED INV MAN A/C

Charge Information

Add Purchase/Sale Charges to Cost:	Yes
Add Free Charges to Cost:	Yes

Dividend Information

Dividend Accounting:	Pay Date
Stock Div Elections:	Take Cash Divs

Interest Information

Add Accrued Interest:	Income

Displaying 1 to 8 of 8 Account Instructions. Extract

Purpose of Account	Instructions	Account No.	Transit
Income Account	All Currencies Unless Listed	5555555	99999

The Securities Portfolios summary view displays a list of the securities portfolios held by the selected client.

Should you wish to hide the portfolios that currently have zero holdings, un-tick the checkbox entitled ‘Include Portfolios with no holdings’.

To view the detailed information relating to the selected portfolio, click the information icon to the left of the portfolio name.

3.6.1 Portfolio Holdings

Select Customer ▸ Summary ▸ **Portfolio Holdings**

Client Name	7777777 SHORTNAME	**Client Number**	5555 7777777
Relationship Manager	NAME	**Information as of**	Dec 24, 2008
Portfolio Title	Port 001001001 -02	**Portfolio Number**	02
Portfolio Status		**Book Currency**	GBP - Sterling

Displaying 1 to 5 of 5 Portfolio Holdings. Extract

	Security Name	Sedol	ISIN	Loc Code	Quantity Held	Last Price	Estimated Value	Equivalent Value(GBP)
ⓘ	ROYAL BK CDA O/S	0000000	GB0000000000	RIM	0.0000	53.8200 GBP	0.00 GBP	0.00
ⓘ	SEVERFIELD-ROWEN	8888888	GB0000000000	GIS	0.0000	21.2950 GBP	0.00 GBP	0.00
ⓘ	SEVERFIELD-ROWEN	8888888	GB0000000000	GSS	0.0000	21.2950 GBP	0.00 GBP	0.00
ⓘ	SEVERFIELD-ROWEN	8888888	GB0000000000	X68	0.0000	21.2950 GBP	0.00 GBP	0.00
ⓘ	Test Short Company	B77YGJ7	GB0000000000	GIS	21,092.0000	1.6562 GBP	34,932.57 GBP	34,932.57
							Estimated Equivalent Total:	**34,932.57**

☑ Include Zero Holdings

NOTE - Prices of securities, bonds and funds displayed on Online Services are the closing mid market price as at the end of the previous business day or the most recent price available and are meant as a guide for information purposes only. Neither Royal Bank of Canada (Channel Islands) Limited nor any other RBC company makes any representation as to their accuracy or completeness and these prices should not be relied upon when making an investment decision. Source: Financial Times Interactive. Users should contact their relationship manager in the event that either an accurate valuation or up to date market price is required.

Back to Summary | View Portfolio Information

The holdings for a particular portfolio can be viewed by selecting the applicable underlined Portfolio Name on the Summary page. These can also be accessed by clicking the 'View Portfolio Holdings' button on the Portfolio Information page.

Securities Pricing

The system displays the prices of securities based on the latest market prices available from our internal database (typically, closing prices on the previous business day). This provides you with an estimated value for your portfolio.

3.6.2 Portfolio Holdings cont.

Include zero holdings

If you wish to display all historical holdings, including those where you hold zero units, then simply tick the check box. If more than 10 results are returned, you can use the Next and Previous buttons to navigate through the data.

Portfolio information

The button at the bottom of the screen allows you to return to the Portfolio Information screen.

Portfolio holding information

By clicking the information icon, alongside a Portfolio Holding summary, you will be able to view the detailed information relating to a holding.

Portfolio holding transactions

By selecting the underlined link in the Security Name column, you will be able to view the transactions made against this holding.

3.6.3 Portfolio Holdings Details

▸ Select Customer ▸ Summary ▸ Portfolio Holdings ▸ **Holding Details**

Client Name	0000000 SHORTNAME	**Client Number**	00000 00
Relationship Manager	NAME	**Information as of**	Jul 07, 2008
Portfolio Title	Port 000000000-00	**Portfolio Number**	00
Portfolio Status		**Book Currency**	USD - US Dollar
Security Name		**SEDOL**	2295677
Security Description	COM USD0.01	**Location Description (Code)**	

Holding Information		Trading Information	
ISIN:	US0000000000	**Last Trade Date:**	May 18, 2007
Units Held:	0.0000	**Last Trade Price:**	
Current Value (Estimate):	.0000 USD		
		Last Price:	
Is Lien Held:	No	**Date of Last Price:**	Jul 03, 2008
Book Cost:	0.00 USD	**Awaiting Delivery In:**	0.0000
Profit(Loss) to Date:	202,385.19 USD	**Awaiting Delivery Out:**	0.0000
		Awaiting Settlement In:	0.0000
		Awaiting Settlement Out:	0.0000

NOTE - Please contact your relationship manager for any queries about this information.

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Back to Holdings Summary | View Holding Transactions

By selecting the icon on the Portfolio Holdings screen, you will be able to view more detailed information relating to a holding.

Portfolio holding transactions

The transactions pertaining to the selected portfolio holding can be viewed by selecting the 'View Holding Transactions' button.

3.6.4 Portfolio Holdings Transactions

▸ Select Customer ▸ Summary ▸ Portfolio Holdings ▸ **Portfolio Holding Transactions**

Client Name	0000000 SHORTNAME	**Client Number**	5555 66
Relationship Manager	NAME	**Information as of**	Dec 24, 2008
Portfolio Title	Port 000000000-01	**Portfolio Number**	01
Portfolio Status		**Book Currency**	USD - US Dollar
Security Name		**SEDOL**	2222222
Security Description	CLS'A'COM USD0.0000225	**Location Description (Code)**	
Last Price (Date)	30.3700 (Dec 18,2008)	**Quantity Held**	0.0000

Displaying 1 to 6 of 6 Portfolio Holding Transactions. Extract

	Transaction Date	Transaction Type	Quantity	Voucher	Book Amount (USD)
ⓘ	Nov 07, 2006	Purchase	2,600.0000	XXX001AA	88,481.82
	Nov 10, 2006	Delivery	2,600.0000	XXX001AA	0.00
	Nov 10, 2006	Settlement	2,600.0000	XXX001AA	0.00
	Nov 15, 2007	Dividend	2,600.0000	XXX001AA	1,092.00
ⓘ	Nov 23, 2007	Sale	(2,600.0000)	XXX001AA	90,452.62
	Nov 28, 2007	Settlement	2,600.0000	XXX001AA	0.00

☐ Show Reversals?

To view the transactions that have been made against a holding, select the 'View Holding Transactions' button on the Holding Details screen, or directly from the Portfolio Holdings screen by selecting the appropriate underlined holding.

Portfolio holding details

To view the details relating to this holding, select the 'View Holding Details' button.

3.6.5 Portfolio Holdings Transaction Details

▸ Select Customer ▸ Summary ▸ Portfolio Holdings ▸ Portfolio Holding Transactions ▸ **Transaction Detail**

Client Name	NAME	**Client Number**	0000 000000
Relationship Manager	NAME	**Information as of**	Jul 07, 2008
Portfolio Title	Port 000000000-00	**Portfolio Number**	01
Portfolio Status		**Book Currency**	USD - US Dollar
Security Name	NAME	**SEDOL**	0000000
Security Description	NAMUSD1	**Location Description (Code)**	
Last Price (Date)	52.9000 (Feb 28,2007)	**Quantity Held**	0.0000

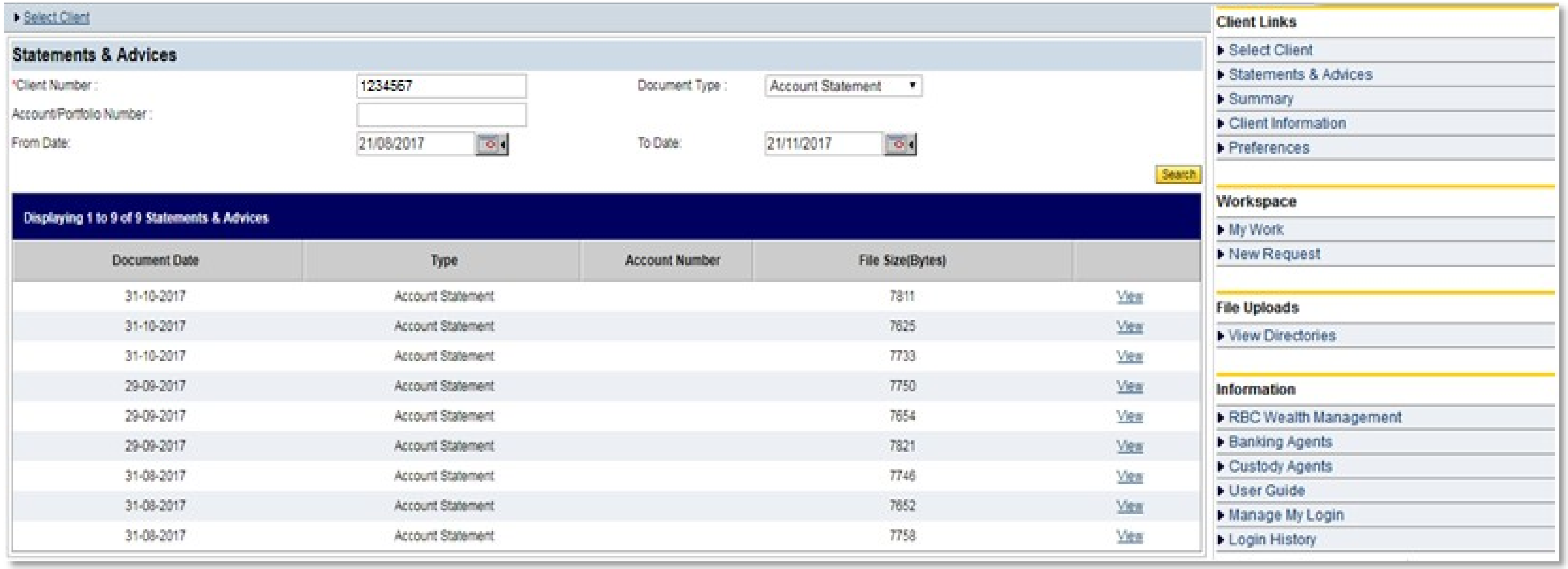
Transaction Information		**Pricing Information**	
Transaction Type:	SALE	**Price:**	48.93
Reference:	AAA777AA	**Book Cost:**	210,959.35
Number of Units:	-4334.0000	**Book Profit/Loss:**	0.00
Narrative:	Narrative	**Stock Currency Cost:**	210,959.35
		Stock Currency Profit/Loss:	0.00
Posted Date:	Oct 24, 2006		
Bargain Date:	Oct 04, 2006	**Consideration:**	212,069.55
Settlement Date:	Oct 10, 2006	**Broker Charges:**	(49.86)
Date Settled:	Oct 25, 2006	**Custodian Transaction Charges:**	(1,060.34)
Interest Information		**Accounting Exchange Rate:**	1.0000
Acc. Interest (Book):			
Acc. Interest (Stock):			
Acc. Interest:			

Where further information is available for a specific transaction, an information icon will be displayed next to the transaction summary. The types of transaction for which there is currently additional information are:

- Sales
- Purchases
- Calls
- Multi Movements
- Free Movements

The screens will vary slightly, depending on the transaction type, but an example for a sale is displayed here.

3.7 Downloading Account Statements and Advices


Select Client

Statements & Advices

*Client Number : 1234567

Document Type : Account Statement

Account/Portfolio Number :

From Date: 21/08/2017

To Date: 21/11/2017

Search

Displaying 1 to 9 of 9 Statements & Advices

Document Date	Type	Account Number	File Size(Bytes)	
31-10-2017	Account Statement		7811	View
31-10-2017	Account Statement		7625	View
31-10-2017	Account Statement		7733	View
29-09-2017	Account Statement		7750	View
29-09-2017	Account Statement		7654	View
29-09-2017	Account Statement		7821	View
31-08-2017	Account Statement		7746	View
31-08-2017	Account Statement		7652	View
31-08-2017	Account Statement		7758	View

Client Links
- Select Client
- Statements & Advices
- Summary
- Client Information
- Preferences

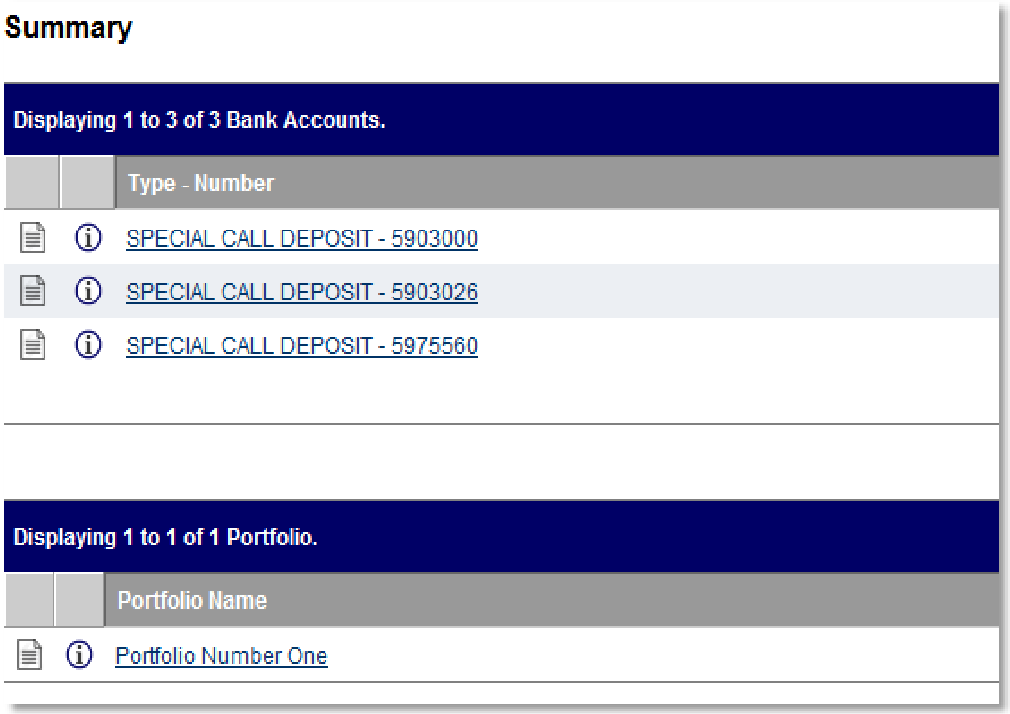
Workspace
- My Work
- New Request

File Uploads
- View Directories

Information
- RBC Wealth Management
- Banking Agents
- Custody Agents
- User Guide
- Manage My Login
- Login History

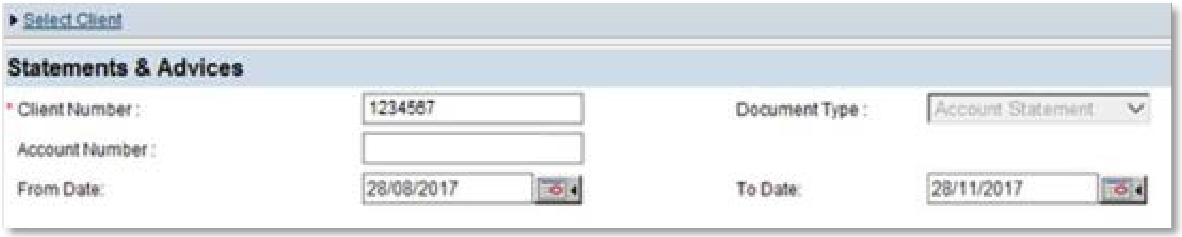
- To view and download your statements and advices, select the ‘Statements and Advices’ link in the right hand navigation panel, under ‘Client Links’
- You can search for ‘All’ documents or use the ‘Document Type’ option to filter your search to a specific document type such as account statement or securities advice
- You can refine your search further by entering an account or portfolio number, as well as selecting a specific date
- range using the provided calendar buttons
- Once you have selected your search criteria, select the ‘Search’ button
- Statements and advices matching your search criteria will be displayed (as shown above)
- Use the ‘View’ link view open and save your statements and advices

3.7.1 Downloading Account Statements and Advices cont.



- Alternatively, if multiple Accounts/Portfolios exist, you can select the individual Account/Portfolio from the Summary page by clicking on the document icon .
- This option will pre fill the Account/Portfolio Number option.
- From here, the available Document Type and range of dates can be selected.
- Click Search.
- The returned statements or advices will be displayed.
- These statements or advices can be viewed and downloaded via the ‘View’ option.

3.7.2 Account Statements and Advices Transaction Dates



- The default transaction date selection shows the last 3 months of Account activity.
- It is possible to download statements and advices as far back as 3 years from the current date.
- To do this, use the ‘From Date’ and ‘To Date’ drop down calendars to select the range of transactions that you wish to view and download.

3.8 Credit

Credit Summary.			
Overall Credit Limit	Currency	Amount	Equivalent(USD)
Credit Limit	USD	20,000,000.00	20,000,000.00

Credit Facility Details	Currency	Expiry Date	Amount	Equivalent(USD)
Loan - 3001150	USD	Dec 31, 2012	(6,370,000.00)	(6,370,000.00)

Summary ▸ Loan Information

Client Name	0000000 SHORTNAME	**Client Number**	1234 5678
Relationship Manager	NAME	**Information as of**	Dec 06, 2012

Loan Details.			
Contract Number	Currency	Amount	Expiry Date
12345678	USD	6,370,000.00	Dec 31, 2012

Drawdown Details	Currency	Amount	Start Date	Maturity Date	Last Interest Date	Next Interest due Date	Interest Due at Next Interest Date
3001150-001	USD	(5,000,000.00)	Dec 19, 2011	Dec 27, 2012	Nov 25, 2012	Dec 27, 2012	5,629.51
3001150-002	USD	(370,000.00)	Oct 29, 2012	Dec 31, 2012	Nov 28, 2012	Dec 31, 2012	479.85
3001150-003	USD	(1,000,000.00)	Oct 29, 2012	Dec 31, 2012	Nov 28, 2012	Dec 31, 2012	1,163.56

NOTE - Please contact your relationship manager for any queries about this information.

Back to Summary

The credit summary view displays all the credit facilities held by the selected client. Credit facilities displayed are loans, guarantees, FX and overdrafts. The adjacent example shows a loan.

3.8.1 Loan Details

▸ Summary ▸ **Loan Information**

Client Name	0000000 SHORTNAME	**Client Number**	1234 5678
Relationship Manager	NAME	**Information as of**	Dec 06, 2012

Loan Details.

Contract Number	Currency	Amount	Expiry Date
12345678	USD	6,370,000.00	Dec 31, 2012

Drawdown Details	Currency	Amount	Start Date	Maturity Date	Last Interest Date	Next Interest due Date	Interest Due at Next Interest Date
3001150-001	USD	(5,000,000.00)	Dec 19, 2011	Dec 27, 2012	Nov 25, 2012	Dec 27, 2012	5,629.51
3001150-002	USD	(370,000.00)	Oct 29, 2012	Dec 31, 2012	Nov 28, 2012	Dec 31, 2012	479.85
3001150-003	USD	(1,000,000.00)	Oct 29, 2012	Dec 31, 2012	Nov 28, 2012	Dec 31, 2012	1,163.56

NOTE - Please contact your relationship manager for any queries about this information.

Back to Summary

By selecting the underlined link in the Credit Summary screen, full details of all current drawdowns will be displayed.

Click on the 'Back to Summary' button at the bottom of the page to return to the summary page.

Please note: Next interest due date may not be the same as the next interest rollover date.

3.8.2 Guarantee Details

Credit Summary.

Overall Credit Limit	Currency	Amount	Equivalent(GBP)
Credit Limit	USD	13,000,000.00	8,097,670.36

Credit Facility Details	Currency	Expiry Date	Amount	Equivalent(GBP)
Guarantee - 3303006	USD	Jun 14, 2013	(5,000,000.00)	(3,114,488.60)

Foreign Exchange Details	Currency	Value Date	Amount
Foreign Exchange - 9525750	USD	Dec 31, 2012	73,700,448.16

▸ Summary ▸ Guarantee Information

Client Name	0000000 SHORTNAME	**Client Number**	1234 5678
Relationship Manager	NAME	**Information as of**	Dec 06, 2012

Guarantee Details.

Contract Number	Currency	Amount	Start Date	Expiry Date
12345678	USD	(5,000,000.00)	May 08, 2007	Jun 14, 2013

GUARANTEE TO NAME

NOTE - Please contact your relationship manager for any queries about this information.

Back to Summary

If under the Credit Summary the client holds a guarantee, further details may be displayed by selecting the Guarantee link. The adjacent screen will then be displayed. This shows all current guarantees for the selected client.

Click on the 'Back to Summary' button at the bottom of the page to return to the summary page.

3.8.3 Foreign Exchange Details

Credit Summary.

Overall Credit Limit	Currency	Amount	Equivalent(GBP)
Credit Limit	USD	13,000,000.00	8,097,670.36

Credit Facility Details	Currency	Expiry Date	Amount	Equivalent(GBP)
Guarantee - 3303006	USD	Jun 14, 2013	(5,000,000.00)	(3,114,488.60)

Foreign Exchange Details	Currency	Value Date	Amount
Foreign Exchange - 9525750	USD	Dec 31, 2012	73,700,448.16

Foreign Exchange Details.

Contract Number	Sold Currency	Sold Amount	Contract Date	Value Date	Exchange Rate	Purchased Currency	Purchased Amount
9525750	USD	73,700,448.16	Nov 27, 2012	Dec 31, 2012	1.29527000	EUR	56 899 679,73

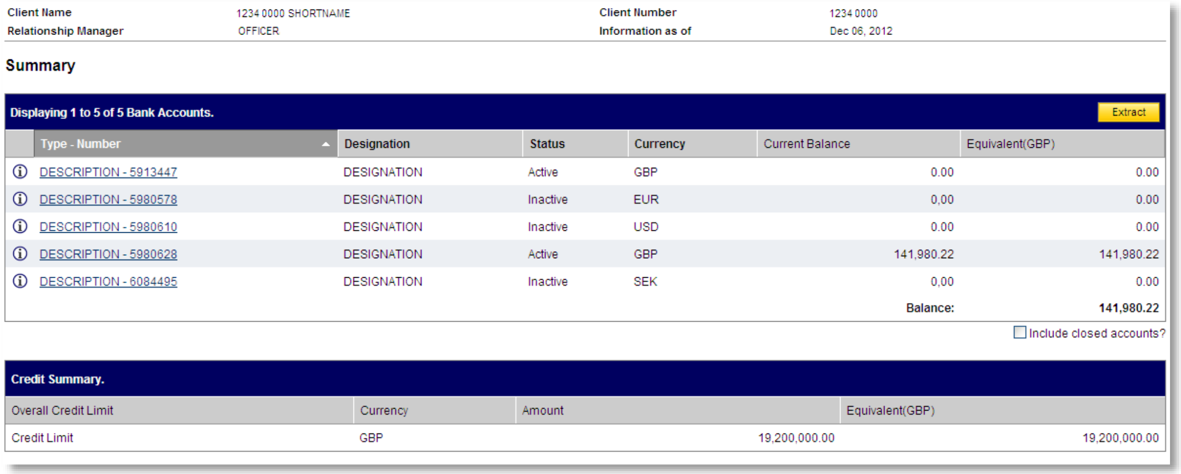
NOTE - Please contact your relationship manager for any queries about this information.

Back to Summary

This section displays all current foreign exchange contracts. Further details are available by selecting the Foreign Exchange link.

Click on the ‘Back to Summary’ button at the bottom of the page to return to the summary page.

3.9 Overdraft Details



Client Name	1234 0000 SHORTNAME	Client Number	1234 0000
Relationship Manager	OFFICER	Information as of	Dec 06, 2012

Summary

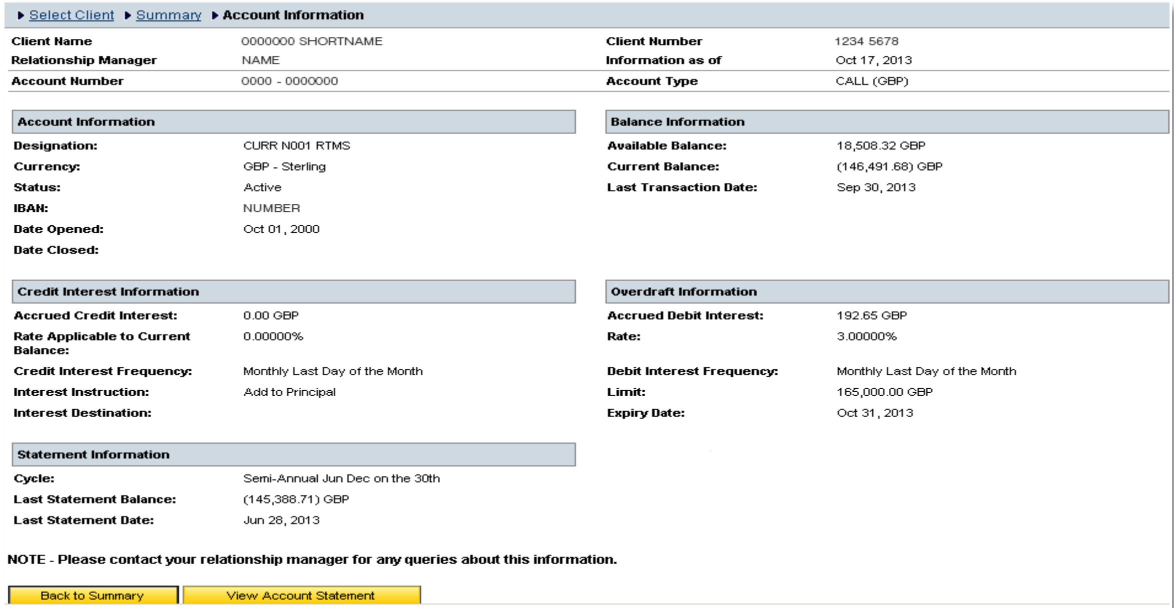
Displaying 1 to 5 of 5 Bank Accounts. Extract

Type - Number	Designation	Status	Currency	Current Balance	Equivalent(GBP)
DESCRIPTION - 5913447	DESIGNATION	Active	GBP	0.00	0.00
DESCRIPTION - 5980578	DESIGNATION	Inactive	EUR	0.00	0.00
DESCRIPTION - 5980610	DESIGNATION	Inactive	USD	0.00	0.00
DESCRIPTION - 5980628	DESIGNATION	Active	GBP	141,980.22	141,980.22
DESCRIPTION - 6084495	DESIGNATION	Inactive	SEK	0.00	0.00
				Balance:	141,980.22

Include closed accounts?

Credit Summary.

Overall Credit Limit	Currency	Amount	Equivalent(GBP)
Credit Limit	GBP	19,200,000.00	19,200,000.00



Select Client ▸ Summary ▸ Account Information

Client Name	0000000 SHORTNAME	Client Number	1234 5678
Relationship Manager	NAME	Information as of	Oct 17, 2013
Account Number	0000 - 0000000	Account Type	CALL (GBP)

Account Information

Designation:	CURR N001 RTMS
Currency:	GBP - Sterling
Status:	Active
IBAN:	NUMBER
Date Opened:	Oct 01, 2000
Date Closed:	

Balance Information

Available Balance:	18,508.32 GBP
Current Balance:	(146,491.68) GBP
Last Transaction Date:	Sep 30, 2013

Credit Interest Information

Accrued Credit Interest:	0.00 GBP
Rate Applicable to Current Balance:	0.00000%
Credit Interest Frequency:	Monthly Last Day of the Month
Interest Instruction:	Add to Principal
Interest Destination:	

Overdraft Information

Accrued Debit Interest:	192.65 GBP
Rate:	3.00000%
Debit Interest Frequency:	Monthly Last Day of the Month
Limit:	165,000.00 GBP
Expiry Date:	Oct 31, 2013

Statement Information

Cycle:	Semi-Annual Jun Dec on the 30th
Last Statement Balance:	(145,388.71) GBP
Last Statement Date:	Jun 28, 2013

NOTE - Please contact your relationship manager for any queries about this information.

Back to Summary | View Account Statement

Where a credit limit is shown for a particular client and no other credit products are listed (loan guarantee or foreign exchange), the limit refers to an overdraft facility.

To view further details, click the information icon to the left of the underlined account.

4. Privacy and Security

RBC Wealth Management treats security issues extremely seriously and the privacy of your data is of utmost importance to us. RBC has gone to great lengths to ensure your confidentiality and security. We use one of the highest commercially available levels of encryption for all online banking sessions and whenever personal or financial information is requested of you.

We strongly recommend that you regularly refer to RBC's security website for important updates: http://www.rbc.com/privacysecurity

You will be automatically logged out after 20 minutes of inactivity.

4.1 Privacy and Security Details

Security reminder

Remember that standard email, those sent from outside a protected environment, are unencrypted and are therefore not considered secure. You should never send any personal or financial information when corresponding with RBC by email.

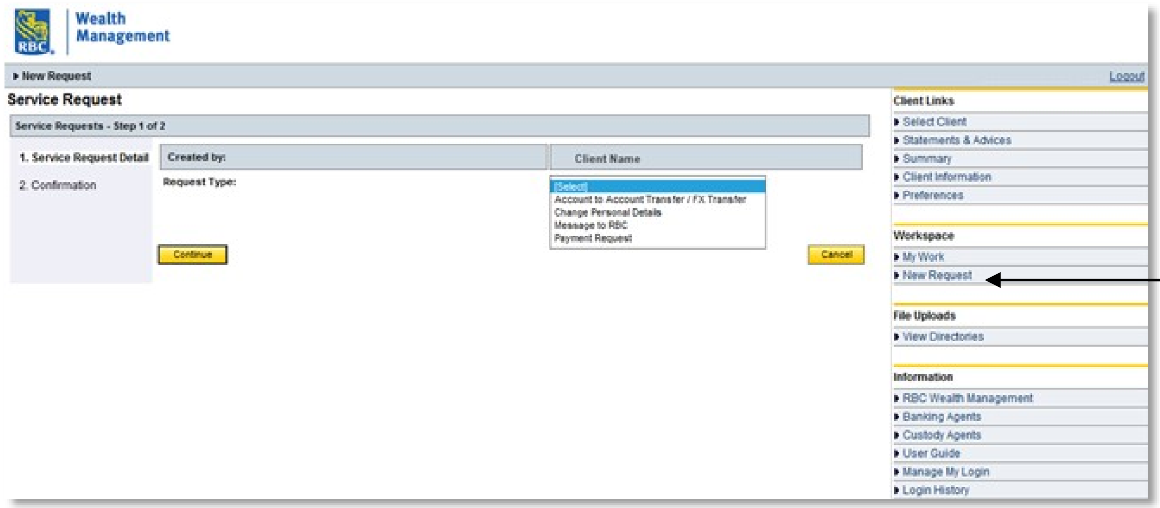
If you are accessing Online Services through a device which is not your own, you should take precautions to ensure that your personal information remains secure at all times. Users with Service Request access can send RBC a secure message using the 'Message to RBC' request type.

Extracting information

Remember that any data extracted out of the system, for example via export to a Microsoft Excel file, implies that data will be outside of the security of Online Services, and the extracted file may reside on your local hard disk. You will need to ensure you protect any data on your hard disk.

User Guide to Service Requests

1. Service Request Summary



There are four types of available service request:

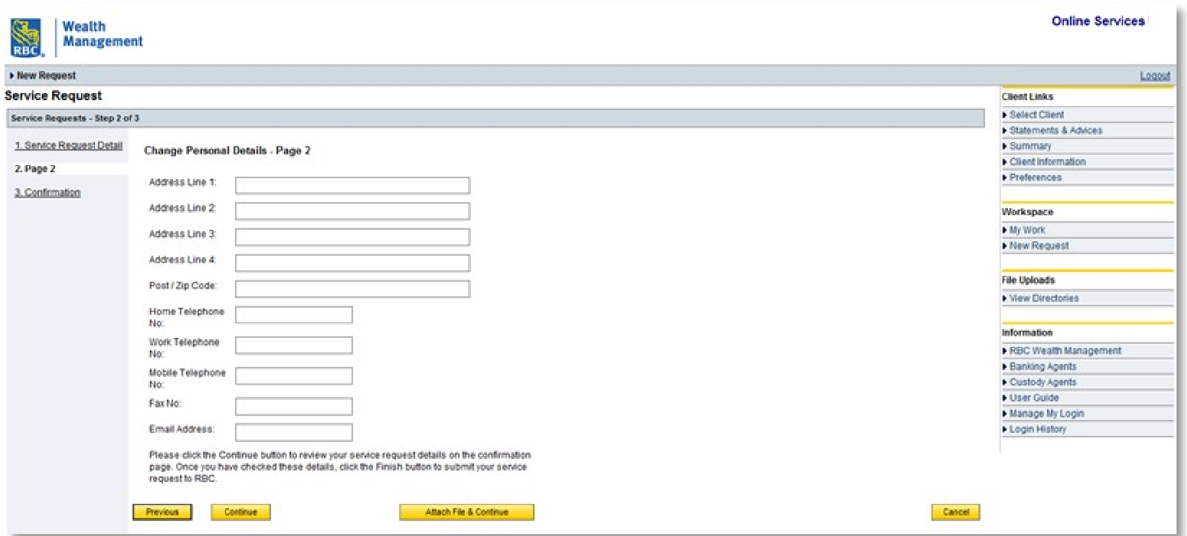
1. Account to Account Transfer / FX Transfer*
2. Change Personal Details
3. Message to RBC
4. Payment Request

To instigate a service request, begin by clicking on the New Request link under the Workspace heading, which will always be present on the right hand side of the screen you are on.

You will then see this screen, which will present you with a dropdown menu of these four different options. From here, just select the required service request and click Continue.

* An FX transfer is a foreign exchange transfer; i.e. a transaction requiring an exchange between two separate currencies.

2. Change personal details



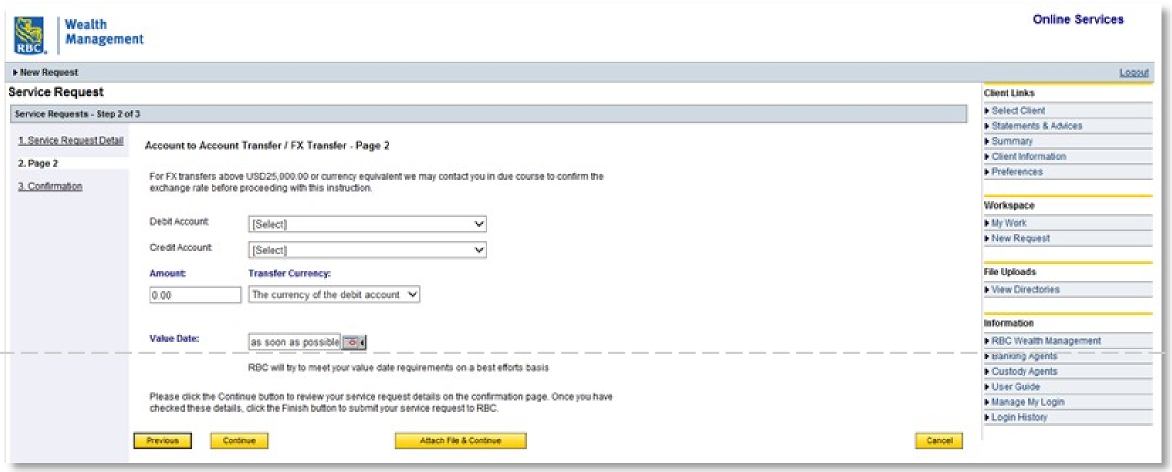
This option should be used if you wish to change any part of your address or contact details.

After selecting the Change Personal Details option from the main Service Request screen (see section 1 above), your basic details will appear.

Press Continue one more time and you will then be taken to the screen shown on the right. From here, all you need to do is enter your updated details.

Once this has been done, just press Continue. These new details will then appear on a final new screen. You should check these details one final time before confirming the changes to RBC by clicking Finish.

3. Account to account transfers

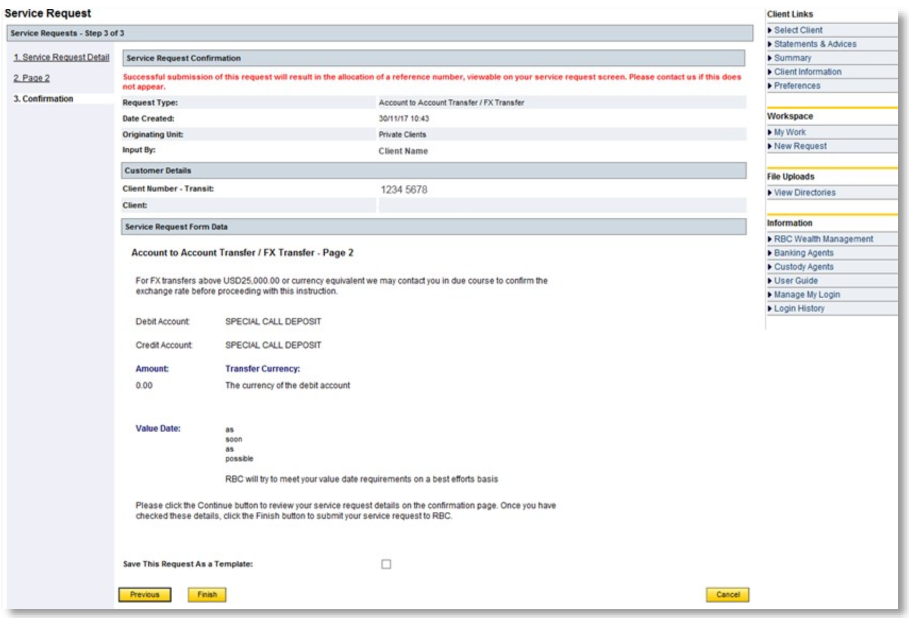


This option applies only to inter-account transfers made between your accounts at RBC. If you wish to make a payment to an account at another bank, please see section 4 – Payment requests.

After selecting this option, your basic details will appear on the screen.. These should be confirmed by clicking Continue. You will then be presented with the screen shown on the right. All you then need to do is:

- Select the account you wish to debit, from the first dropdown
- Select the account you wish to credit, from the second dropdown
- Enter the exact amount of currency and confirm whether the figure relates to the currency of the debit account or the credit account, using the third dropdown)
- Confirm the required value date for the transaction to be effected; the default will be “as soon as possible”

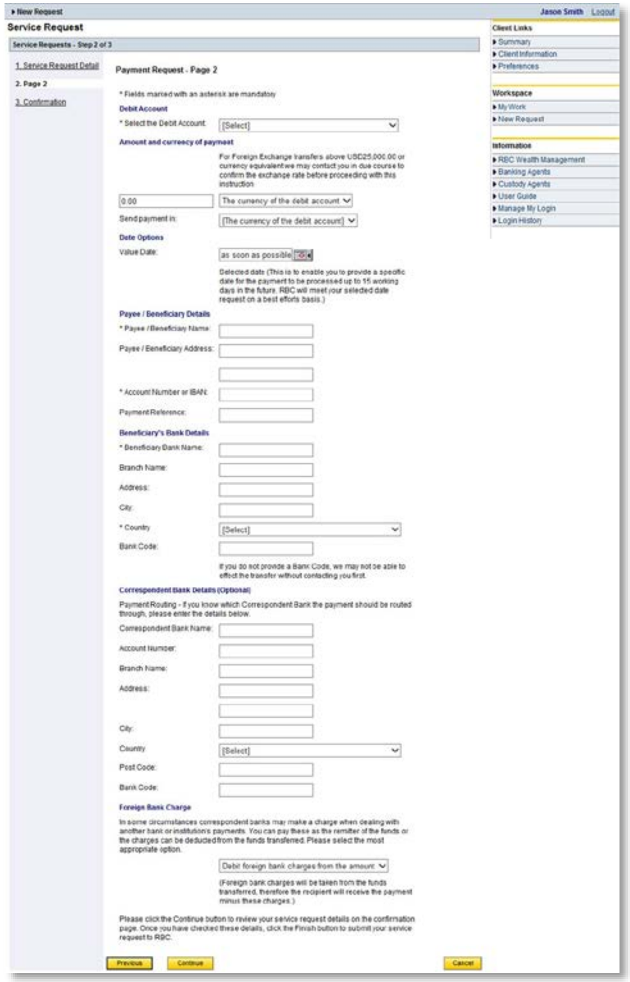
Once you have entered the details, you can proceed by clicking Continue.



After clicking Continue, you will be taken to a new screen which will show all the account transfer details that you have just entered.

You must ensure that these details are carefully checked. Once you are satisfied that they are correct, the transaction can be confirmed to RBC by clicking Finish.

4. Payment requests



Having selected the Payment Request option, your basic details will appear. These should be confirmed by clicking Continue.

You will then be taken to the screen shown on the left. From here:

- Select the account you wish to debit from the "Debit Account" dropdown
- Enter the exact amount of the required payment, using the freeform box on the left for the figure, and the first of the next two dropdowns for the currency
- Select the currency in which you want the payment to be sent

It is important to be aware of the difference between the two dropdown menus under the sub-heading "Amount and currency of payment".

The payment will always be sent in the currency selected in the second dropdown, if this option is chosen. The first dropdown, which defaults to the currency of the debit account, gives you the option to provide a different currency equivalent.

Example 1:
Send 1,000 US Dollars from a US Dollar account

- Select your USD account to debit, using the "Debit Account" dropdown
- Enter a figure of 1000.00
- Leave adjacent currency dropdown as "The currency of the debit account"
- Leave the "Send payment in" dropdown as "The currency of the debit account"

Example 2:
Send 1,000 US Dollars from a Sterling account

- Select your GBP account to debit, using the "Debit Account" dropdown
- Enter a figure of 1000.00
- Select US Dollars in the adjacent currency dropdown
- Select US Dollars from the "Send payment in" dropdown

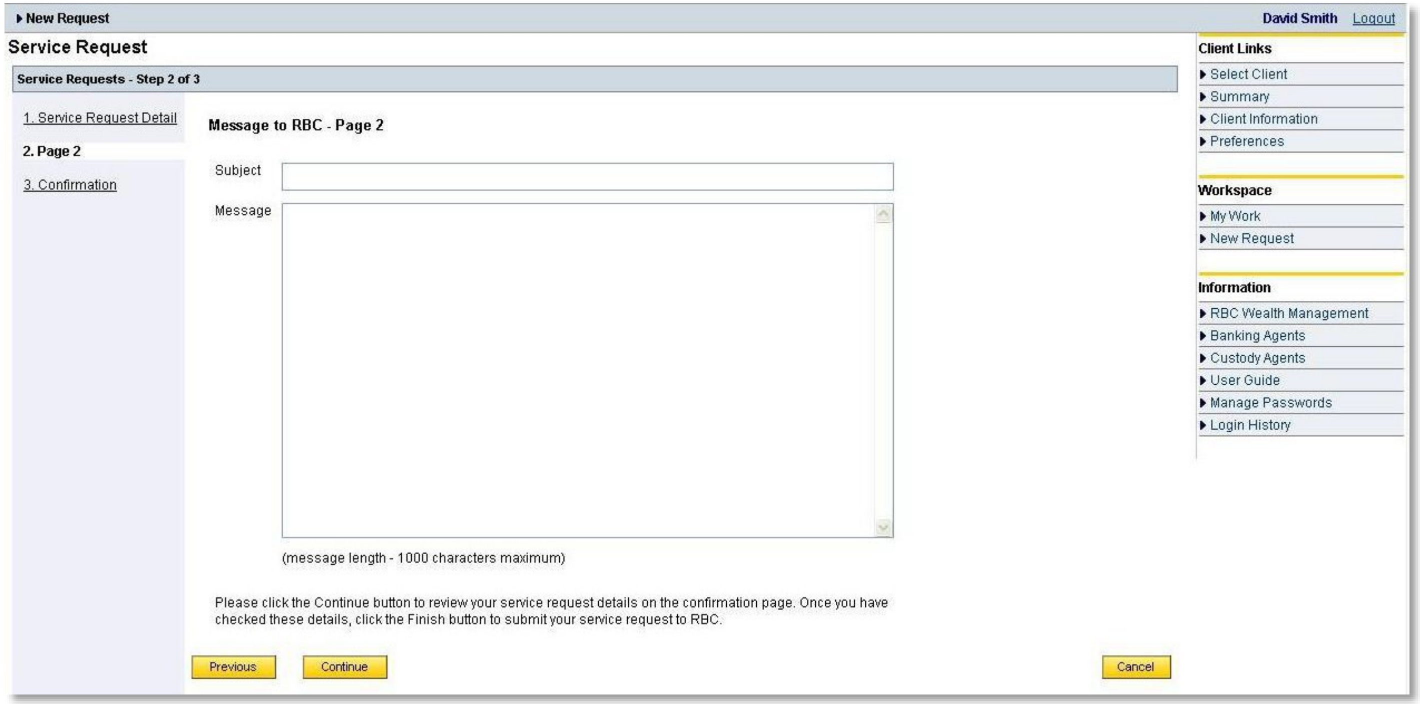
Once you have entered the payment amount and debit account, you can proceed with entering the beneficiary name, account number (or IBAN) and bank details.

Please note that the "Correspondent Bank Details" are optional.

You will need to use the last dropdown on this page to confirm how you would prefer the charges to be taken. Once this has been done, you can proceed to the next screen by clicking Continue.

The subsequent final screen gives you a last opportunity to check all of the payment details that you have just entered. If they are correct, press Finish to complete the payment request. If any corrections are required, simply press Previous to go back and make any necessary changes before following the same process to completion.

5. Secure messaging to RBC



When you have selected the "Message to RBC" option, the screen will update to show your basic details. These should be confirmed by clicking Continue. Once these have been confirmed, you will be presented with the screen illustrated on the left.

You will then be able to simply click on the box and write a freeform message to RBC of up to 1000 characters. When your message is complete, just click Continue.

From here, as with other similar screens, you will be given a chance to check your message. If you are happy with your message, you can then click Finish to confirm and send the secure message.

6. Creating service request templates

Before finally confirming a service request, you will be given the option to Save This Request as a Template.

If you wish to save these details with a view to repeating the service request in the future, just tick (check) the box as illustrated, prior to clicking Finish.

You will then be presented with a new screen, prompting you to provide a name and description for the newly created template.

These service request details will then be saved and readily available for future use.

7. Viewing submitted service requests

To view service requests that have already been submitted, click on My Work in the list of options on the right hand side of the screen, under the Workspace section.

Service Requests Tab details

Click View for service request

The new screen opens showing two tabs.

The first tab, entitled Transaction Requests, will not be required and can therefore be ignored.

Click on the second tab, entitled Service Requests. You will then be presented with a list of all service requests that you have submitted to RBC, listed chronologically with the most recent at the top.

To view full details of a service request, click the View link on the far right of its row.