

RBC Hub user guide

RBC Wealth Management International - British Isles

If you have any questions about RBC Hub or any other matter relating to your wealth management in general, please contact your relationship manager.

Grow more than wealth



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1. Introduction

1.1 About this user guide

This user guide provides an overview of the RBC Hub online banking service available to clients of the RBC companies that collectively form the RBC Wealth Management network of offices in the British Isles (“the BI subsidiaries”). It contains step-by-step instructions to help you navigate around RBC Hub and how to use the service.

Please note that the images in this document are meant as a guide only and so your view of RBC Hub may differ, depending on the products and services you use.

1. Introduction cont.

1.2 About RBC Hub

RBC Hub (previously Online Services) is the secure internet banking system for RBC Wealth Management International – British Isles clients.

Key features of the system include the ability to:

- View a summary of your assets by asset class, currency and geography.
- View your accounts including balances, statements and direct debits.
- View a summary of your portfolios showing holdings by asset class.
- View your holding transactions and a range of metrics at holding and portfolio level.
- View your term deposits and related information.
- View your credit facilities such as loans and guarantees.
- Make transfers and payments.
- View and download your statements and advices.
- Opt out of receiving paper statements and advices.
- Manage your payees.
- Send us a message - from informing us of your travel arrangements to requesting a call-back.
- Download the RBC Hub app via the link on the login page and enjoy the ease of fingerprint or facial recognition login.

2. How to login

2.1 Accessing RBC Hub



If you are logging in from a location outside of the British Isles, or do not see the 'RBC Hub British Isles' option, ensure that **British Isles** is selected from the region menu located on the top-right of the page.

To log in, go to

www.rbcwealthmanagement.com/en-eu/rbc-hub, click on the 'Login' button.

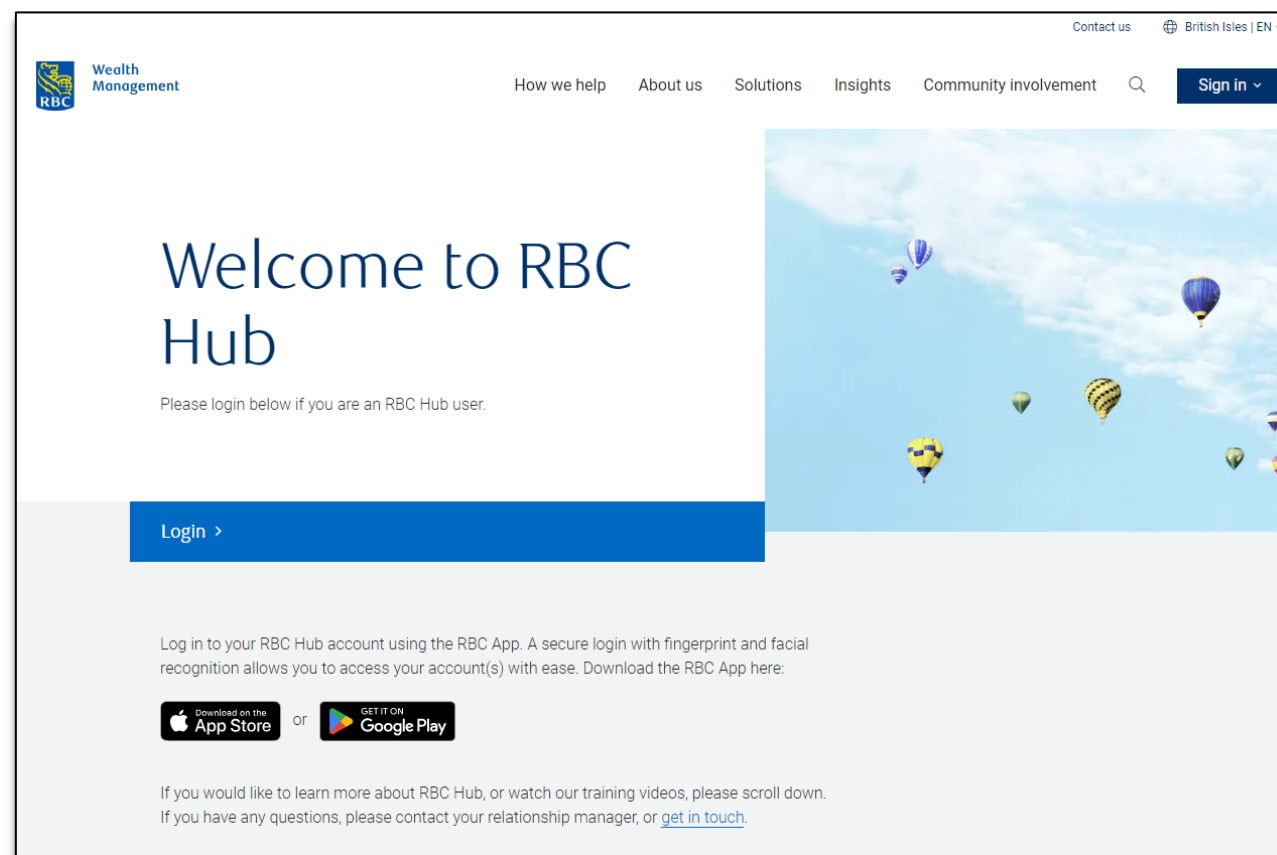
Upon first login, you will be prompted to read and accept the RBC Hub Terms and Conditions and set up your profile, including setting up some personal verifiable questions (PVQs) and two factor authentication.

We recommend that you save a copy of the Terms and Conditions for your personal reference. Terms and Conditions can also be directly accessed at any time by logging into Hub and selecting the 'Terms & Conditions' link in the footer.

RBC Hub is also available for Apple and Android devices and provides all the same features as the website, with the option to enable login via fingerprint or facial recognition, providing fast access to your products and services.

Note

We recommend saving the RBC Hub link to your desktop favourites for easy access.



2. How to log in cont.

2.2 First time log in

Users logging into RBC Hub 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 ID starts with 45190080)

Step 2: Create your new password

Step 3: Set up your PVQs

- First, we'll ask you to create an **Identification Question & Answer** – if you don't have two-factor authentication setup, then you'll be required to provide the answer every time you log in.
- Second, we'll ask you to create a **Security Question & Answer** – we may ask for this answer as an additional security setup – for example when resetting your password.

Step 4: Setup two-factor authentication (2FA)

- As part of the 2FA set up, you'll need to install the **RSA Authenticator** app. **We recommend setting this up on a mobile device such as your Apple or Android phone.**
- Go to the Apple App Store or Google Play Store (Android) and search for the **RSA Authenticator** app.
- Set a memorable PIN and generate your login passcode. Refer to the [2FA Set Up Guide](#) for more detailed instructions.
- We'll provide more information during set up, including using the RSA Authenticator app for Windows or Mac.

Look for this icon



2. How to log in cont.

2.3 Existing users

Once you have completed the one-time setup at your first login, subsequent logins are as follows:

Step 1: Enter your login ID and password

Step 2: Enter passcode

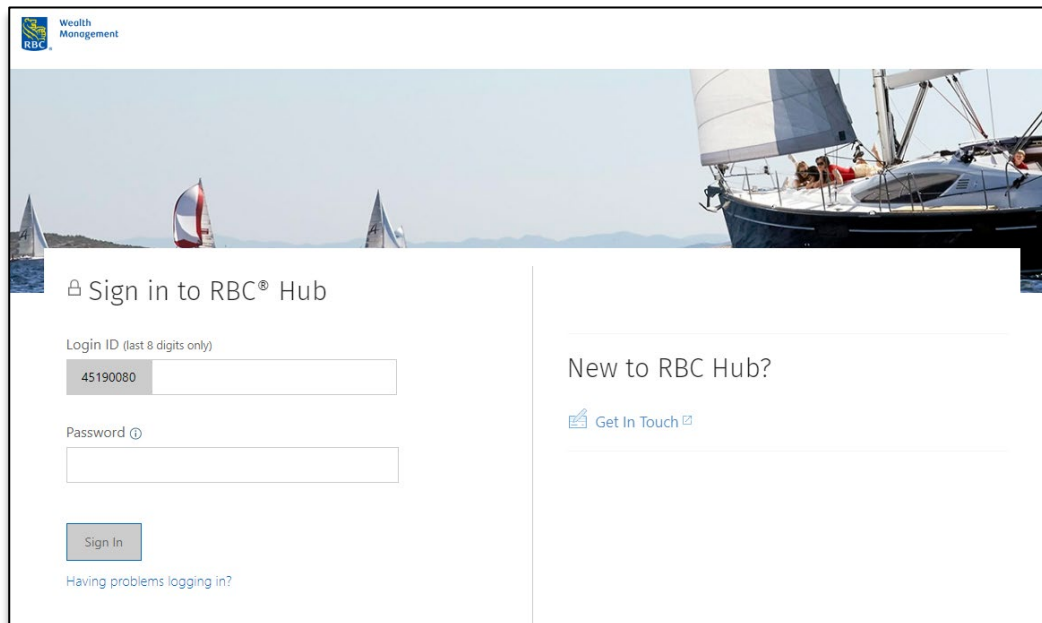
- Open the RSA Authenticator app, input your memorable PIN and generate your eight-digit login security passcode, then enter the passcode into Hub.
- Once you have successfully logged in you can change your password, identification question and answer or security question and answer at any time via the Settings menu – select “Security”.

2. How to log in cont.

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 (details below) or your relationship management team.



Sign in to RBC® Hub

Login ID (last 8 digits only)

45190080

Password ⓘ

Sign In

Having problems logging in?

New to RBC Hub?

Get In Touch ⓘ

New users (first-time login)

If you are unable to complete the one-time account setup process, please contact the eServices team (details below) or your relationship management team.

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. My Accounts screen

The screenshot displays the 'My Accounts (2)' interface. At the top left is the RBC Wealth Management logo. The main heading is 'My Accounts (2)'. Below this is a search bar with the placeholder text 'Search'. A table lists two accounts:

Customer Number ▲ Name ▼ (Description)	Nickname	Select
JANE SMITH RBC EUROPE LIMITED		
JANE SMITH RBC (CHANNEL ISLANDS) LIMITED		

The footer is divided into two sections: 'Help & Support' and 'External Links'.

Help & Support

- Support
- Lost or Stolen Card
- Terms & Conditions

External Links

- Research & Insights
- Privacy & Security
- RBC Wealth Management
- How-To

Once you've logged in, if you have multiple account relationships with RBC you will see the following screen. clicking on an account will take you to your **summary** screen for that account relationship.

If you have one account relationship with RBC, you will be directed straight to your **summary** screen. Please refer to page 10.

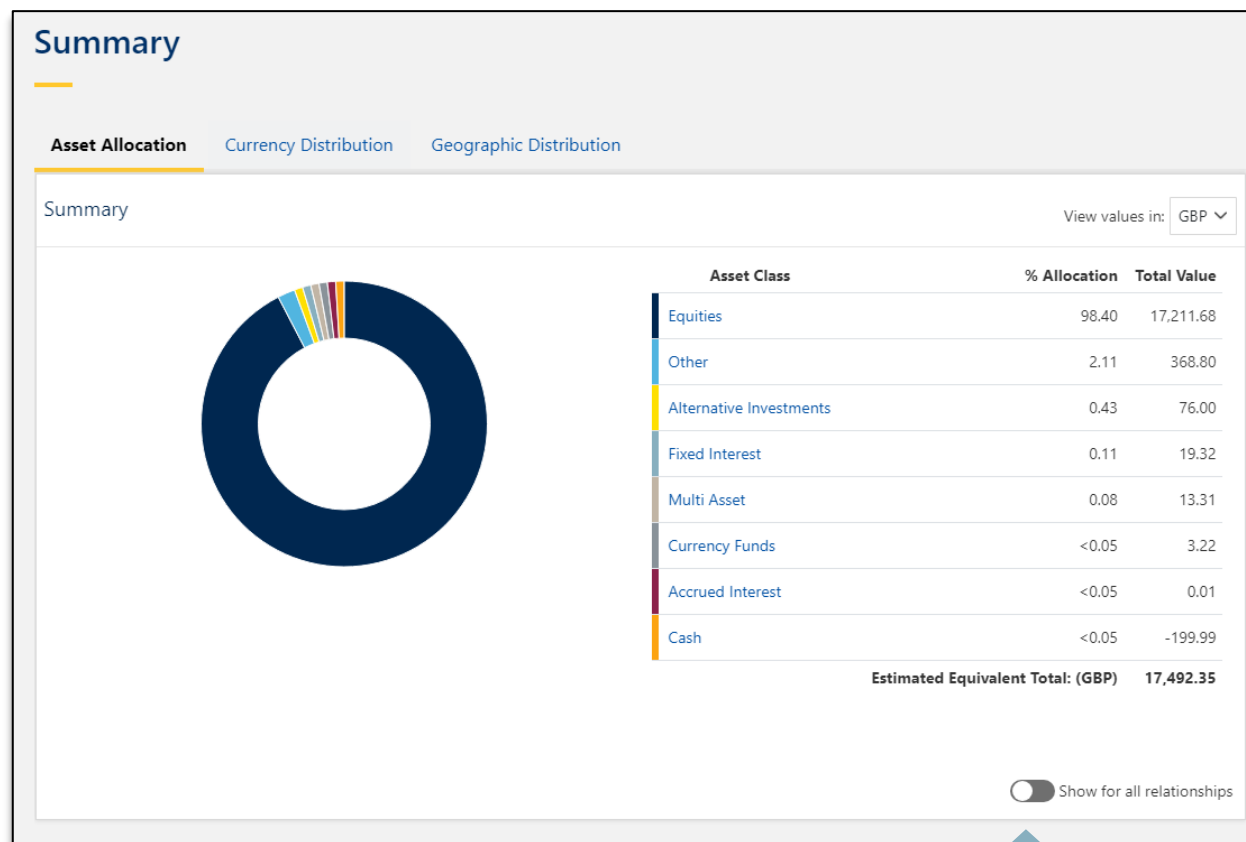
3. My Accounts screen cont.

3.1 Summary screen

The summary page provides an aggregated view of your assets. This view can be split by asset type, geography or currency.

For clients with investment products, the Asset Allocation view will include the asset classes linked to your portfolio holdings, such as Equities, Alternative Investments, Fixed Interest, Multi Asset, Currency Funds and Accrued Interest.

If you have assets in more than one currency you can also filter to see them in the different currency views by selecting the currency via the **View values in:** box in the top right of the screen.



If you have multiple account relationships with RBC you can view a summary of assets across all accounts by toggling the 'Show for all relationships' button.

3. My Accounts screen cont.

3.2 Bank accounts

From the **Summary & Resources** menu on the left-hand side of the screen you can select to view your:

- Bank Accounts
- Portfolios
- Term Deposits
- Credit Summary

Within the **Bank Accounts** list, click on an account to display the Transaction History page. From here you can:

- View detailed account information
- View your recent account activity, including posted, pending and future transactions
- View your account statements

You can submit Payments and Transfers or send a message by selecting the relevant option from the left-hand menu. See page 31 onwards for more details.

Bank Accounts

View direct debits setup on your accounts

Payments & Transfers View Direct Debits

Description Number	Current Balance	CCY	Equivalent (GBP)
EXECUTIVE PLUS 60-92-82 01234567	407,480.43	GBP	407,480.43
EXECUTIVE PLUS 60-92-82 02345678	43 630.98	EUR	37,282.78
EXECUTIVE PLUS 60-92-82 03456789	56 373.70	CHF	48,742.72
EXECUTIVE PLUS 60-92-82 07654321	989,595.20	CAD	571,054.06
EXECUTIVE PLUS 60-92-82 08765432	67,661.62	AUD	35,493.75
Total Equivalent GBP:			1,100,053.70

First < 1 of 2 > Last

Include Closed Accounts ☐

By default, all active bank accounts are displayed on the Bank Accounts screen. Closed bank accounts can be viewed by toggling the **Include Closed Accounts** switch beneath the bank list.

3. My Accounts screen cont.

3.2.1 Transaction history

Transaction History

[Go Back](#)
[Statements](#)
[Account Information](#)

ACCOUNT 60-92-82 12345678 GBP	CURRENT BALANCE £407,480.43	AVAILABLE BALANCE £407,480.43
---	--------------------------------	----------------------------------

[Extract](#)

[Posted & Pending](#)
[Future](#)

Posted transactions for the last 30 days up to Sep 11th 2024 [Change](#)

Sep 06, 2024	£407,480.43
<div> <div>▼</div> <div>PRET A MANGER STMARYAXE89</div> </div>	- £17.49
Sep 05, 2024	£407,704.43
<div> <div>▼</div> <div>SWIFT PAYMENT CHG</div> </div>	- £20.00

[First](#)
[1 of 4](#)
[Last](#)

Start Date

DD/MM/YYYY

to

End Date

DD/MM/YYYY

Search

Transaction History

By default, 30 days worth of transaction history is displayed, this can be changed via the **Settings** menu (see page 13).

Account Information

For a more detailed summary of your account information, including any overdraft details, click on the '**Account Information**' button.

Statements

Clicking the **Statements** button will take you directly to the **Account Documents** page where you can view and download historical account statements.

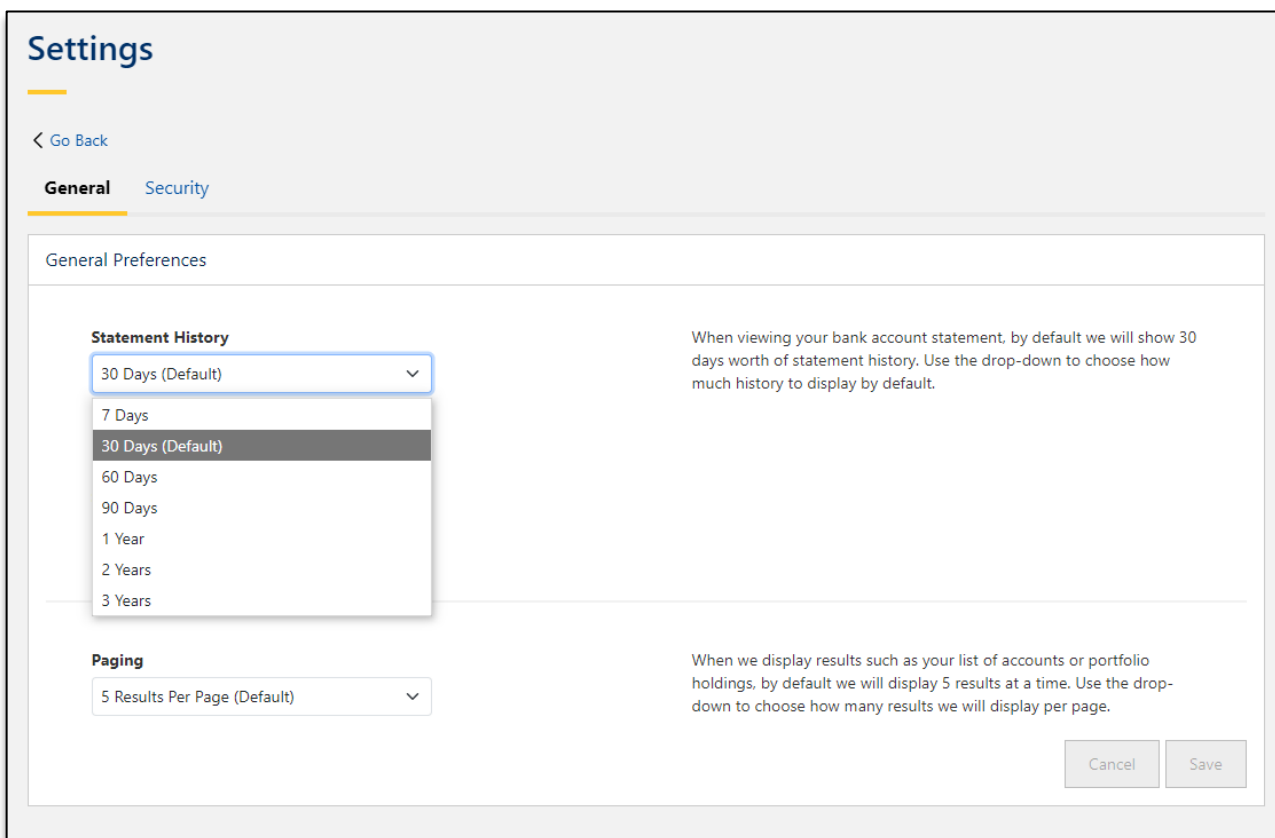
Search

Looking for a particular transaction? Use the start and end date controls to search for transaction in a particular date range (up to three years).

Note: if you require statements older than 3 years, contact your relationship manager.

3. My Accounts screen cont.

3.2.2 Transaction history: changing your transaction history limit



The screenshot shows the 'Settings' application with the 'General' tab selected. Under 'General Preferences', the 'Statement History' dropdown menu is open, displaying options: 7 Days, 30 Days (Default), 60 Days, 90 Days, 1 Year, 2 Years, and 3 Years. The '30 Days (Default)' option is highlighted. To the right of the dropdown, a text box explains that the default is 30 days and users can choose a different duration. Below this, the 'Paging' dropdown is set to '5 Results Per Page (Default)', with a corresponding text box explaining the default and how to change it. At the bottom right, there are 'Cancel' and 'Save' buttons.

Settings

[Go Back](#)

General [Security](#)

General Preferences

Statement History

30 Days (Default) ▼

7 Days

30 Days (Default)

60 Days

90 Days

1 Year

2 Years

3 Years

When viewing your bank account statement, by default we will show 30 days worth of statement history. Use the drop-down to choose how much history to display by default.

Paging

5 Results Per Page (Default) ▼

When we display results such as your list of accounts or portfolio holdings, by default we will display 5 results at a time. Use the drop-down to choose how many results we will display per page.

Cancel Save

You can access **Settings** from the left-hand menu.

Statement History

Use the statement history drop-down list to choose how much transaction history to show by default when you are viewing your account history.

You can choose to view up to three years of historical transactions. If you require transaction history older than three years, contact your relationship manager.

3. My Accounts screen cont.

3.2.3 Transaction history: account statements

JANE SMITH
12345678

Year 2024

Search

Account Statement
Securities Advice
TD Confirmation

Download Selected

<input type="checkbox"/> (Select All)	Date
<input checked="" type="checkbox"/> 12345678	Aug 08, 2024
<input type="checkbox"/> 17654321	Aug 08, 2024

Statements

When on the **Transaction History** screen (see page 12), clicking the **Statements** button will take you directly to the **Account Documents** page where you can view and download historical account statements in “PDF” format.

You can also view your account statements by going directly to the menu (left hand side of screen) and selecting ‘**My Documents**’ and selecting the account you wish to view.

Note: if you require statements older than three years, contact your relationship manager.

3. My Accounts screen cont.

3.2.4 Transaction history: account information

Account Information

[< Go Back](#)

ACCOUNT INFORMATION

Designation CASH	Currency GBP	IBAN GB85ROYC60928212345678
Status Active	Date Opened Jun 01, 2010	Date Closed N/A
Account Type EXECUTIVE PLUS FSCS		

BALANCE INFORMATION

Available Balance 407,276.43 GBP	Current Balance 407,276.43 GBP	Last Transaction Date Sep 06, 2024
-------------------------------------	-----------------------------------	---------------------------------------

CREDIT INTEREST INFORMATION

Accrued Credit Interest 5,281.72 GBP	Rate Applicable 1.00000%	Credit Interest Frequency Monthly Last Day of the Month
Interest Instruction Add to Principal	Interest Destination	

OVERDRAFT INFORMATION

Accrued Debit Interest 0.00 GBP	Rate 15.00000%	Debit Interest Frequency Monthly Last Day of the Month
Limit 0.00 GBP	Expiry Date N/A	

STATEMENT INFORMATION

Cycle Month End	Last Statement Balance 740,777.30 GBP	Last Statement Date Aug 30, 2024
--------------------	--	-------------------------------------

Account Information

For a more detailed summary of your account information, including any overdraft details and credit interest rates, click on the 'Account Information' button on the Transaction History page.

3. My Accounts screen cont.

3.3 Term deposits

Term Deposits	
Statements & Advices	
Term Deposits List	
Value Date ▼	Principal ▼
Nov 16, 2023 (USD)	100,000.00 ▼
Total Equivalent GBP	100,000.00

If you have money on Term Deposit, you can view the deposit information by selecting the **Term Deposits** link from the left-hand menu.

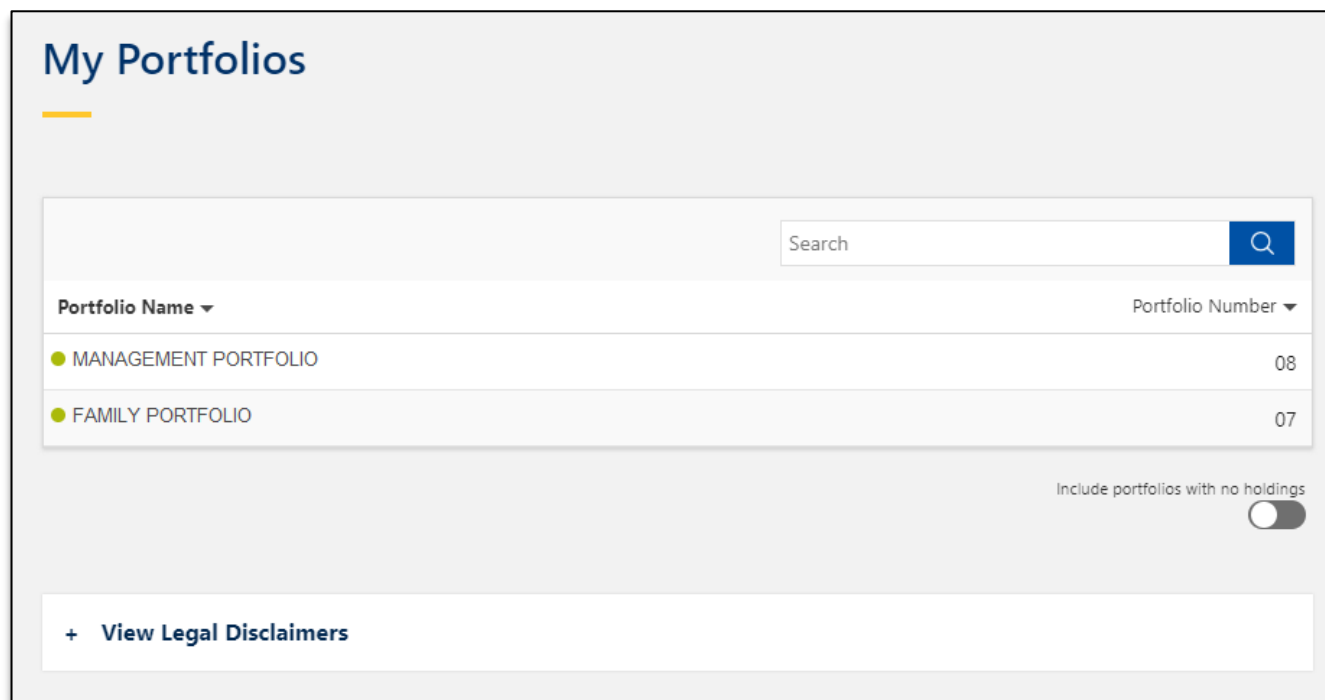
Click the down arrow to expand the row to view additional information relating to the selected term deposit.

Nov 16, 2023 (USD)	100,000.00 ^
Maturity Date	Dec 18, 2023
Contract	1234567
Days	32
Interest Rate	2.450000
Principal	100,000.00
Principal Equivalent	100,000.00
Contract Summary	
Total Equivalent GBP	100,000.00

To see the contract summary for the selected term deposit in further detail, select 'Contract Summary'.

3. My Accounts screen cont.

3.4 Portfolios and securities



By selecting **Portfolios** from the **Summary & Resources** menu (left hand side of screen) you can view a list of your investment portfolios.

The **My Portfolios** list displays a list of all your securities portfolios.

You can also search for a specific portfolio account using the search button on the right hand side.

View closed portfolios by toggling the **Include portfolios with no holdings** switch.

3. My Accounts screen cont.

3.4.1 Portfolio holdings

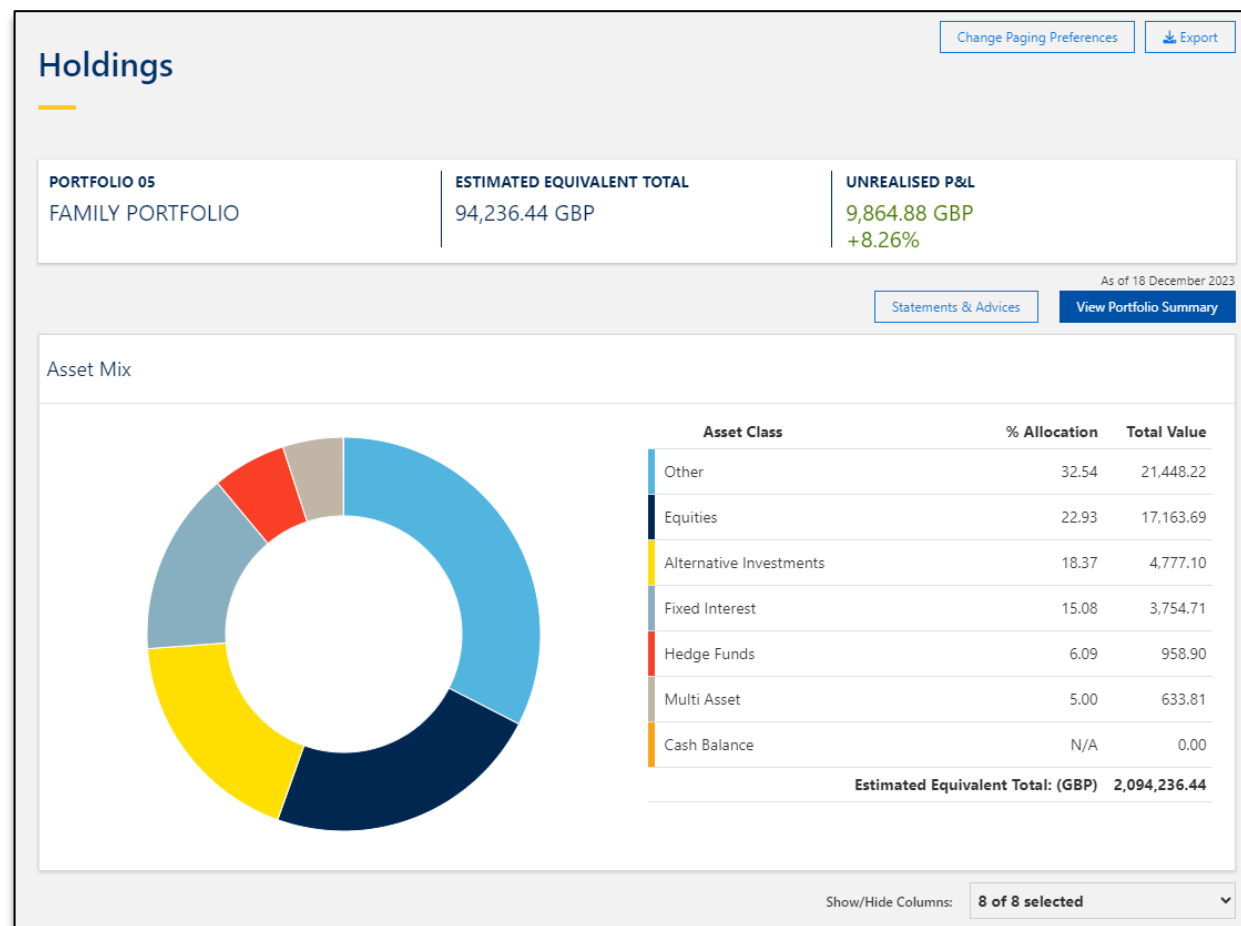
From the **My Portfolios** page you can select the portfolio and view a summary of the holdings within that portfolio.

Click the forward and backward arrows on the bottom of the page to scroll through and view more holdings, where applicable.

Note 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.



Multi Asset

Search

Security Name ▲ Quantity ▼ (Description)	Last Price ▼	SEDOL ▼	ISIN ▼	LOC Code ▼	Book Cost (GBP) ▼	Book Cost Per Share (GBP) ▼	Unrealised P&L (GBP) ▼	% Total Portfolio ▼	Market Value (GBP) ▼	TXNS
TROJAN INV FDS ⓘ		3424373	GB0034243732	FSC	91,530.94	2.75	13,102.87	5.00%	104,633.81	...
33,305.8990	3.1416				91,530.94		+14.32%		104,633.81	
GBP TROJAN O DIS										
Estimated Equivalent Total:									104,633.81	

3. My Accounts screen cont.

3.4.2 Portfolio summary

Clicking on the **View Portfolio Summary** button in the top right of the portfolio holdings list provides you with further information regarding your portfolio.

The portfolio summary shows a detailed breakdown of the information for the selected portfolio, including charge, dividend and interest information.

At the bottom of the page, you can also view further account information such as purpose, transit and account number.

Portfolio Summary

[< Go Back](#)

PORTFOLIO INFORMATION

Title
FAMILY PORTFOLIO

Number
5

Status

Book Currency
GBP - Sterling

Date Opened
Aug 01, 2013

Year end date
31 December

Investment Manager
INVESTMENT ADVISOR

CHARGE INFORMATION

Add purchase/sale charges to cost
Yes

Add free charges to cost
Yes

DIVIDEND INFORMATION

Dividend Accounting
Pay Date

Stock div Elections

INTEREST INFORMATION

Add accrued interest
Capitalise

Account Information

[Search](#) 

Purpose of Account ▼

Account No. ▼

Income Account

1234567 ▼

Income Account

7654321 ▼

Page 1 of 2

[<](#) [>](#)

3. My Accounts screen cont.

3.4.3 Portfolio holdings details

Select the holding name to view more information about the holding, including SEDOL, ISIN, trading information and P&L values.


Multi Asset										
<div>Search</div>										
Security Name ▲ Quantity ▼ (Description)	Last Price ▼	SEDOL ▼	ISIN ▼	LOC Code ▼	Book Cost (GBP) ▼	Book Cost Per Share (GBP) ▼	Unrealised P&L (GBP) ▼	% Total Portfolio ▼	Market Value (GBP) ▼	TXNS
TROJAN INV FDS :		3424373	GB0034243732	FSC	91,530.94	2.75	13,102.87	5.00%	104,633.81	...
33,305.8990	3.1416				91,530.94		+14.32%		104,633.81	
GBP TROJAN O DIS										
Estimated Equivalent Total:									104,633.81	


< TROJAN INV FDS - Holding Details	
HOLDING DETAILS	
Portfolio Number	05
Portfolio status	
Book Currency	GBP - Sterling
Security Name	TROJAN INV FDS
Security Description	TROJAN O DIS
SEDOL	3424373
Description (code)	S-UNIT TST
HOLDING INFORMATION	
ISIN	GB0034243732

3. My Accounts screen cont.

3.4.4 Portfolio holdings transactions

Equities


Search 

Security Name ▲ (Description)	Quantity ▼	Last Price ▼	SEDOL ▼	Book Cost Per Share (GBP) ▼	Unrealised P&L (GBP) ▼	% Total Portfolio ▼	Equivalent Value (GBP) ▼	TXNS
FOX CORP	18.0000	37.2850 USD	BJJMGL2	0.00	558.76	1.97%	558.76	






USD COM USD0.01 CL A

To view the transactions for a specific holding, select the ellipses button under the TXNS heading.

< Go Back

FOX CORP 

Transaction Date ▼ Book Amount ▼

Mar 30, 2022 	2.30 ^
Transaction Type Quantity Voucher Book Amount (GBP) Transaction Summary	Dividend 18.0000 AZ0000001 2.30
Sep 29, 2021 	2.20 v
Apr 07, 2021 	2.11 v
Oct 07, 2020 	2.23 v
Apr 01, 2020 	2.34 v

Page 1 of 2 < >

Further transaction details can be viewed by clicking the **Transaction Summary** link.

(See page 22 for more information).

3. My Accounts screen cont.

3.4.5 Portfolio holdings transaction details

< FOX CORP - Summary	
SECURITY INFORMATION	
Security name	FOX CORP
SEDOL	BJJMGL2
Security description	COM USD0.01 CL A
Location description (code)	S-BK OF NEW YORK 298321 30% NON TREATY (MHT)
Last price (date)	37.2850 USD (Dec 23, 2021)
Quantity held	18.0000
TRANSACTION INFORMATION	
Transaction type	DIVI
Reference	AZ0000001
Number of units	18.0000
Due date	Mar 30, 2022
Value date	Mar 30, 2022
XD date	Mar 01, 2022
DIVIDEND INFORMATION	
Dividend currency	USD
Dividend rate	0.240000
Dividend type	HALF YEARLY
Dividend gross amount	4.32 USD
Withholding tax percentage	30.000000 %
Withholding Tax	1.3 USD
Client Credit Amount	3.02 USD

Further information may be available for a specific transaction, by clicking on [Transaction Summary](#)

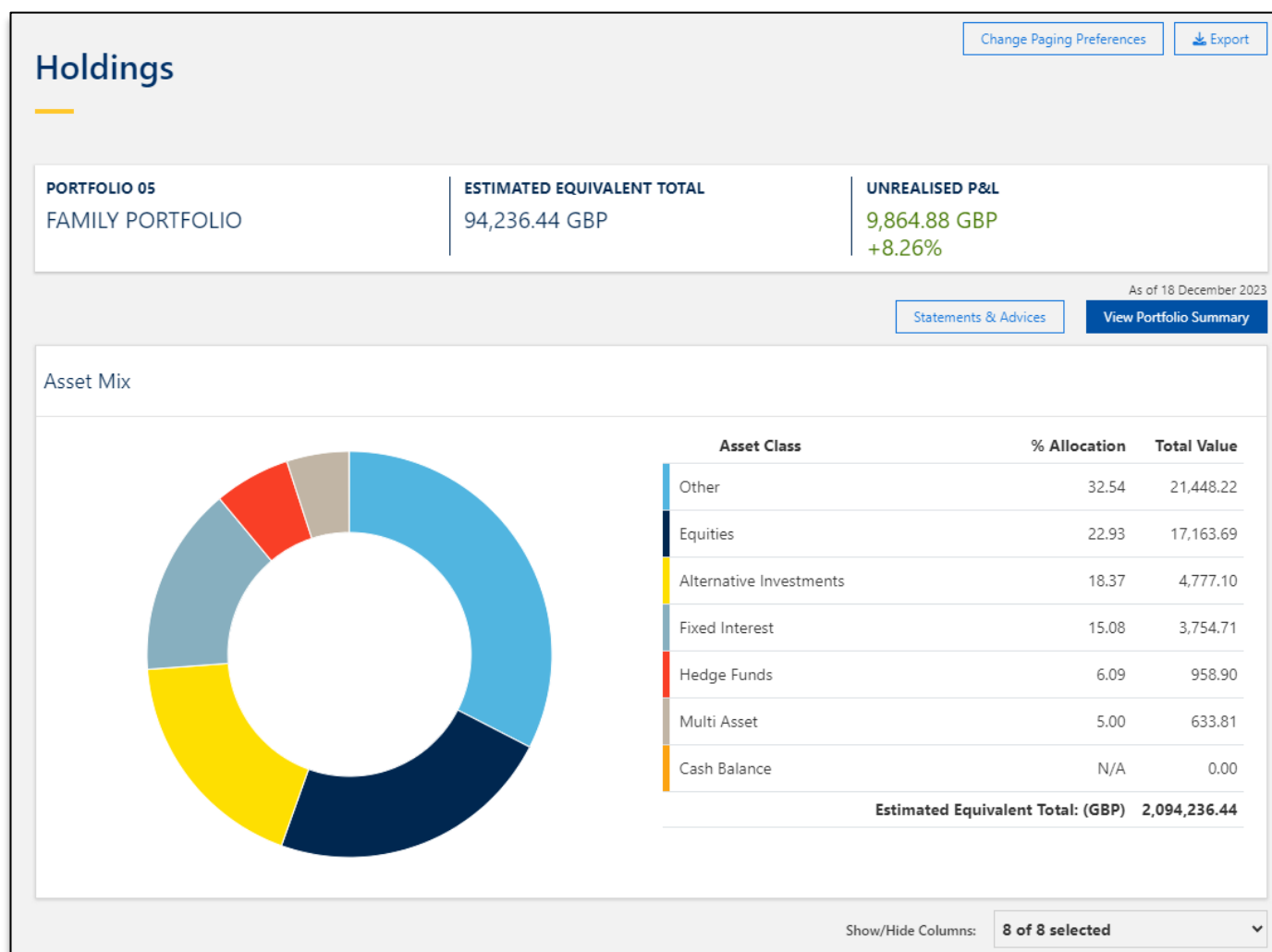
Additional transaction information includes:

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

The information displayed will depend on the type of transaction, but an example screen is shown on the left.

3. My Accounts screen cont.

3.5 Downloading account statements and advices



To view and download your statements and advices, click on the **Statements & Advices** button on the Holdings page for the portfolio selected.

Note

Alternatively, you can navigate to the **My Documents** section by using the link in the left-hand menu.

Customise the columns of information when displaying your portfolio holdings.

3. My Accounts screen cont.

3.5 Downloading account statements and advices cont.

Account Documents

[Go Back](#)

Search

Select Account

Ad-hoc Files

Customer Number ▲ Name ▼	Select
(Description)	
Nickname	
<div>JANE SMITH</div> <div>RBC EUROPE LIMITED</div>	...
<div>JANE SMITH</div> <div>RBC (CHANNEL ISLANDS) LIMITED</div>	

If you require access to files older than 3 years, please contact your relationship manager.

To download documents, first you'll need to select the relevant relationship from the list.

After selecting the relevant relationship, you'll be presented with the available documents for the current year (the different statement types are shown as tabs).

Select the documents using the tick-box, then click the 'Download Selected' button.

If you require a statement or advice that is more than three years old, contact your relationship manager.

JANE SMITH

12345678

Year 2024
Search

Account Statement
Securities Advice
TD Confirmation

Download Selected

(Select All)	Date ▼
<input checked="" type="checkbox"/> 12345678	Aug 08, 2024
<input type="checkbox"/> 17654321	Aug 08, 2024

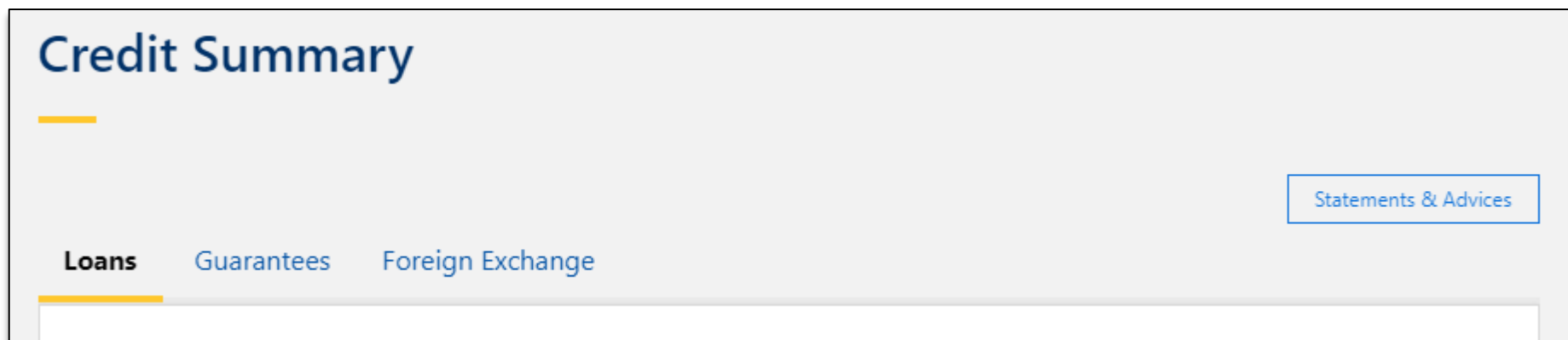
3. My Accounts screen cont.

3.6 Credit

Selecting '**Credit Summary**' from the menu will take you to the credit summary page.

The summary view displays all the credit facilities held – these include:

- Loans
- Guarantees
- Foreign Exchange



3. My Accounts screen cont.

3.6.1 Loan summary

Credit Summary

Loans

Loan 1234567


Currency	Amount	Equivalent (GBP)
GBP	(6,337,500.00)	(6,337,500.00)

Expiry Date: Mar 07, 2024

Statements & Advices

Click the drawdown number to view further information, including maturity date, interest rate and interest due date.

Drawdowns	Amount	Interest Rate
002	(6,337,500.00) GBP	6.940000%

 **Note:** Please contact your relationship manager for any queries about this information.

Drawdown Information

Drawdown
1234567

Currency
GBP

Amount
(6,337,500.00)

Start Date
Nov 22, 2021

Maturity Date
Mar 07, 2024

Last Interest Date
Nov 23, 2023

Next Interest Due Date
Feb 22, 2024

Interest Rate
6.940000%

Interest Due at Next Interest Date
108,449.38

Close

3. My Accounts screen cont.

3.6.2 Foreign exchange details

Credit Summary

Statements & Advices

Foreign Exchange

Foreign exchange Summary

Foreign exchange ▼	Amount ▼
Foreign Exchange 0000001	500,000.00 ^
Currency	CAD
Value date	Jul 06, 2022
Amount	500,000.00
Foreign exchange summary	
Foreign Exchange 0000002	150,000.00 v

If applicable, you can see Foreign Exchange details by selecting the '**Credit Summary**' tab. This section displays all current foreign exchange contracts.

Further details are available by selecting the **Foreign Exchange Summary** button.

Click the arrow to expand the row to view additional information relating to the selected foreign exchange.

3. My Accounts screen cont.

3.6.3 Guarantee details

Credit Summary	
<div>Statements & Advices</div>	
Guarantees	
<div>Credit Summary</div>	
<div>Credit details</div>	
<div>Guarantee 0000001</div>	
<div>(25,000.00) ^</div>	
<div>Currency USD</div>	
<div>Expiry date Jan 10, 2026</div>	
<div>Amount (25,000.00)</div>	
<div>Equivalent (GBP) (20,814.25)</div>	
<div>Guarantee Summary</div>	
<div>Guarantee 0000002</div>	
<div>(5,000.00) v</div>	

If applicable, you will see guarantee details by selecting the '**Credit Summary**' tab and clicking the drop down arrow on the guarantee row.

Further details on the selected guarantee are available by selecting the '**Guarantee Summary**' link.

Click the arrow to expand the row to view additional information relating to the selected guarantee.

4. Transfers, payments and standing orders

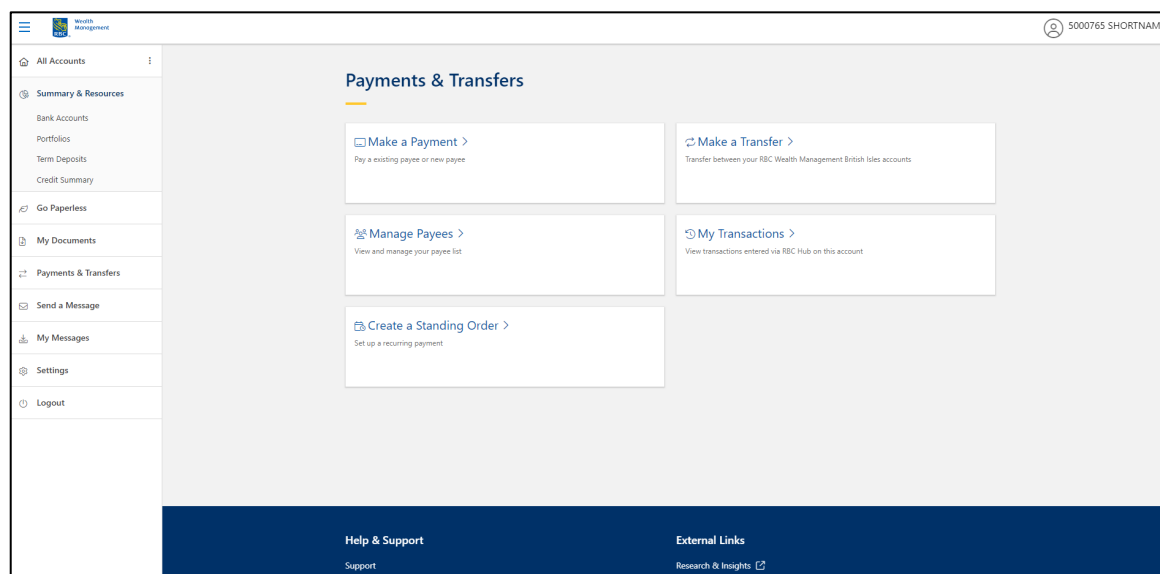
The screenshot shows the 'Bank Accounts' page in a Wealth Management system. The left-hand menu contains the following items: All Accounts, Summary & Resources (with sub-items: Bank Accounts, Portfolios, Term Deposits, Credit Summary), Go Paperless, My Documents, Payments & Transfers, Send a Message, My Messages, Settings, and Logout. The main content area is titled 'Bank Accounts' and features a search bar, two buttons ('Payments & Transfers' and 'View Direct Debits'), and a table of bank accounts. A callout points to the 'Payments & Transfers' button, stating: 'From the Bank Accounts page, select the Payments & Transfers button.' Another callout points to the 'Payments & Transfers' menu item in the left-hand menu, stating: 'Access Payments & Transfers from the left-hand menu at any time.'

Description Number	Current Balance	CCY	Equivalent (GBP)
EXECUTIVE PLUS 60-92-82 01234567	407,480.43	GBP	407,480.43
EXECUTIVE PLUS 60-92-82 02345678	43 630.98	EUR	37,282.78
EXECUTIVE PLUS 60-92-82 03456789	56'373.70	CHF	48,742.72
EXECUTIVE PLUS 60-92-82 07654321	989,595.20	CAD	571,054.06
EXECUTIVE PLUS 60-92-82 08765432	67,661.62	AUD	35,493.75
Total Equivalent GBP:			1,100,053.70

First < 1 of 2 > Last

Include Closed Accounts ☐

4. Transfers, payments and standing orders cont.



- **Make a Payment** – use this to send money to another bank.
- **Make a Transfer** – transfer money between your RBC Wealth Management British Isles accounts.
- **Create a Standing Order** – set up a recurring payment or transfer
- **Manage Payees** – View and manage your existing payees as well as create new payees.
- **My Transactions.**

4. Transfers, payments and standing orders cont.

4.1 Transfers

Transfers refers to moving money between your RBC Wealth Management British Isles accounts. To send money to another bank, then please refer to page 31 – **Payments**.

To create a transfer:

- Select the debit account by selecting the **From** option
- Enter the exact amount you wish to transfer
- Select the account you wish to credit by selecting the **To** option
- Confirm the transfer currency (for FX transfers)
- Confirm the required value date for the transaction to be processed.

The suggested date will be shown by default

New Transfer

From
Select Account

Amount
Enter Amount

To
Select Account

Transfer Currency
Debit Account Currency

Select Value Date
Sep 12, 2024

[Go Back](#)

Ready to submit transfer request?

From - **EXECUTIVE PLUS**
12345678 GBP

Amount
1000.00

To - **EXECUTIVE PLUS**
876543210 GBP

Transfer Currency
Debit Account Currency (GBP)

Value Date
Sep 12, 2024

Important Info

Cancel

Transfer Now

Once you have entered the details, proceed by clicking **'Continue'**. You will then be taken to a summary screen which will show all the account transfer details that you have just entered. Please review these details and ensure they are correct before confirming the transaction by clicking **'Transfer Now'**.

4. Transfers, payments and standing orders cont.

4.2 Payments

New Payment

Transaction Details

Other Details

Summary

Select Payee

New Payment

Some transactions may require more processing time depending on account type, amount and availability of funds. We may also need to contact you before we progress your request.

From Account

1234567 GBP

You have £1,233.90 GBP available

Amount **CCY**

1,000.00

GBP

In what country is the bank you are paying to?

United Kingdom

Search For Bank

☒ Use Sort Code

60-92-82

×

🔍

☐ Use IBAN

Sort Code: 60-92-82

Bank Name: RBC EUROPE LIMITED

Bank Country: UNITED KINGDOM

Show More

Payee Account Type

☒ Personal
 ☐ Company

Payee Name

Full names should be used for personal accounts

PLEASE ENTER FULL NAME

Account Number

8-digit Account Number

Enter Account Number

Reference

ENTER REFERENCE

Use the payments screen to send money to another bank

Either select an existing payee from the 'select payee' menu or create a 'new payment'*

For a new payment:

- Select the debit account in the 'From account' popup window.
- Enter the exact payment amount.
- Select the country of the bank that you are paying to.
- Search for the bank by Sort Code, IBAN, SWIFT or other national routing code.
- Select payee type – are you paying to an individual or to a company?
- Enter the name of the person you are paying to.
- Enter the account number.
- Enter the payment reference (if required).
- On the next page, review the value date (a default date is automatically chosen) and amend if you wish to choose an alternative date. For payments to some countries, you may also be prompted to enter the address of the individual or company you are paying to.
- If you wish to submit a payment in a different currency, you can change the currency using the CCY dropdown next to the amount field – you'll be prompted to complete some additional options.
- Once completed, select 'Continue'. Double check all details before completing the payment using the 'Confirm' button.

Note

1. Always be aware of scams when setting up a new payee – for information on protecting yourself from fraud refer to our Cyber Safe page for useful tips on staying safe online and protecting yourself from fraud and scams: <https://www.rbc.com/cyber-security/index.html>.
2. If you are setting up a new payee, the payee bank account details you enter will be subject to the Confirmation of Payee process – this confirms the account details match the name of the person or business you are paying and prevents funds going to an incorrect account. Refer to our Confirmation of Payee FAQs for additional information on this service.
3. The requested value date will be honoured on a best endeavours basis and is subject to the time an instruction is submitted. It may not be processed until the following working day.

4. Transfers, payments and standing orders cont.

4.3 Standing Orders

The screenshot shows the 'Standing Order' screen with a progress bar at the top indicating three steps: 'Transaction Details' (active), 'Other Details', and 'Summary'. Below the progress bar, the 'Transaction Details' section contains three dropdown menus: 'From Account' (labeled 'Select an Account'), 'Frequency' (labeled 'Select a frequency'), and 'Payment Type' (labeled 'Select a payment type'). To the right of these fields, there is a note: 'If more information is required related to your existing Standing Orders or you wish to amend or cancel a Standing Order, please contact your Relationship Manager.' and another note: 'Some transactions may require more processing time depending on account type, amount and availability of funds. We may also need to contact you before we progress your request.'

Use the create standing order screen to set up a recurring internal or bank transfer (i.e. pay money to an account at another bank).

For a new standing order:

- Select the debit account in the 'From account' popup window.
- Select the frequency of the recurring payment from the 'Frequency' drop down menu.
- Select the 'Payment Type' i.e. internal transfer (a transfer to another of *your* RBC bank accounts) or bank transfer (a payment to an account at another bank or another account at RBC).

4. Transfers, payments, standing orders and service requests cont.

4.3 Standing Orders cont.

Amount

1,000.00

In what country is the bank you are paying to?

United Kingdom

Search For Bank

☒ Use Sort Code

20-35-32

☐ Use IBAN

Sort Code: **20-35-32**
Bank Name: **BARCLAYS BANK PLC**
Bank Country: **GUERNSEY**

Show More

Payee Account Type

☒ Personal ☐ Company

Payee Name

Full names should be used for personal accounts

Account Number

8-digit Account Number

Input the account details for where you want the standing order to be paid:

- Input the payment amount
- Select the country of the bank that you are paying to.
- Search for the bank by Sort Code, IBAN, SWIFT or other national routing code.
- Select payee type – *are you paying to an individual or to a company?*
- Enter the name of the person you are paying to.
- Enter the account number.
- Enter the payment reference (if required).
- On the next page, select the 'First Payment Date' and the 'Final Payment Date'. If you do not know when you wish the recurring payment to stop, select 'Until Further Notice'.
- If paying to a foreign bank, select how the payment charges will be paid i.e. deducted from the payment amount (SHA) or paid separately by you (OUR).
- Once all fields have been populated hit the 'Continue' button.

Note

1. Always be aware of scams when setting up a new payee – for information on protecting yourself from fraud refer to our Cyber Safe page for useful tips on staying safe online and protecting yourself from fraud and scams: <https://www.rbc.com/cyber-security/index.html>.
2. If you are setting up a new payee, the payee bank account details you enter will be subject to the Confirmation of Payee process – this confirms the account details match the name of the person or business you are paying and prevents funds going to an incorrect account. Refer to our Confirmation of Payee FAQs for additional information on this service.
3. The requested value date will be honoured on a best endeavours basis and is subject to the time an instruction is submitted. It may not be processed until the following working day.
4. **Ensure you have sufficient funds in your account on or before the selected payment dates. Insufficient funds will mean your payment will not be made.**

Transaction Details

First Payment Date

Dec 9, 2024

Final Payment Date

Until Further Notice

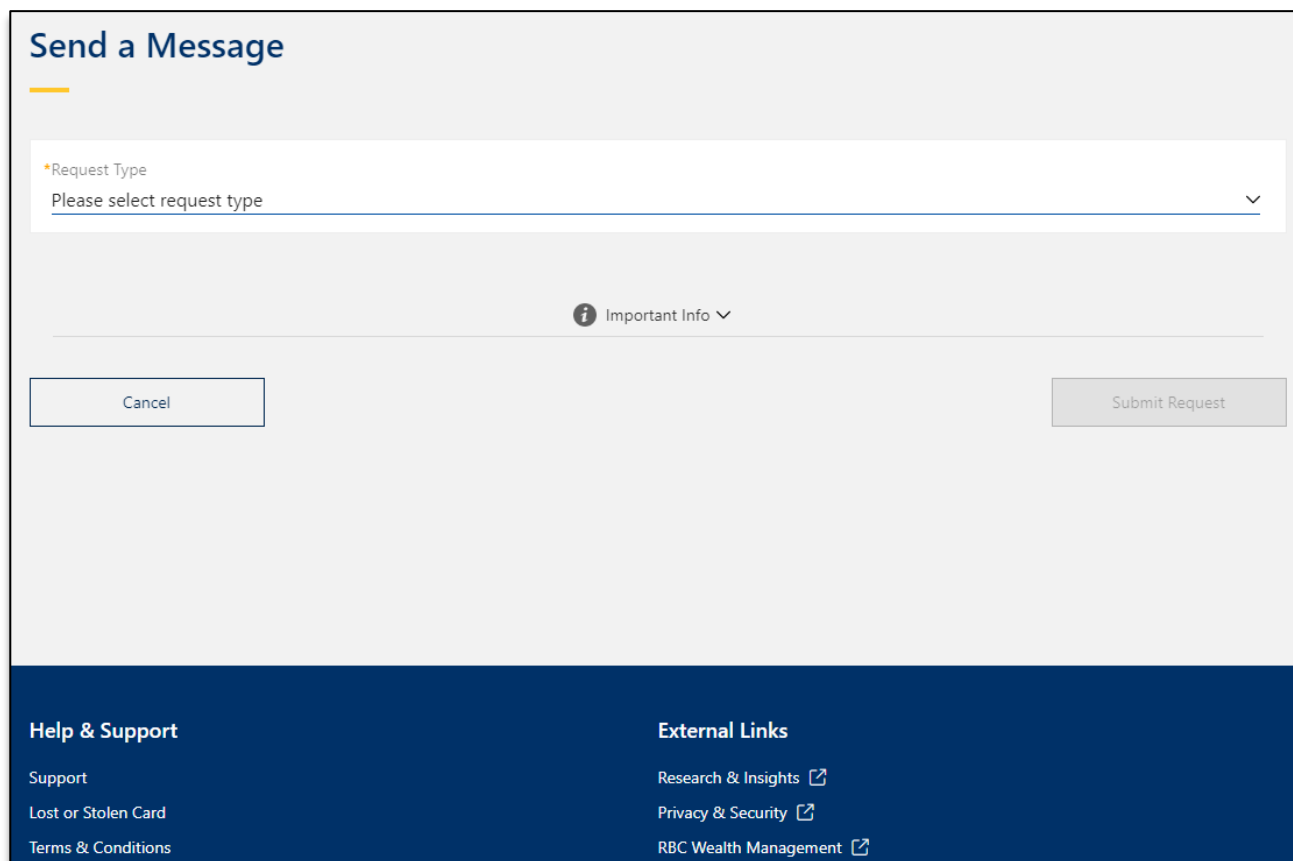
Foreign Bank Charge

☒ Let the receiving bank deduct charges from the amount (SHA)

☐ I will pay the charges separately (OUR)

5. Service requests

5.1 Service requests: send a message



Send a Message

Request Type
Please select request type

Important Info

Cancel Submit Request

Help & Support
Support
Lost or Stolen Card
Terms & Conditions

External Links
Research & Insights
Privacy & Security
RBC Wealth Management

We have created a number of useful forms that you can access by selecting the Send a Message link in the menu.

Available requests:

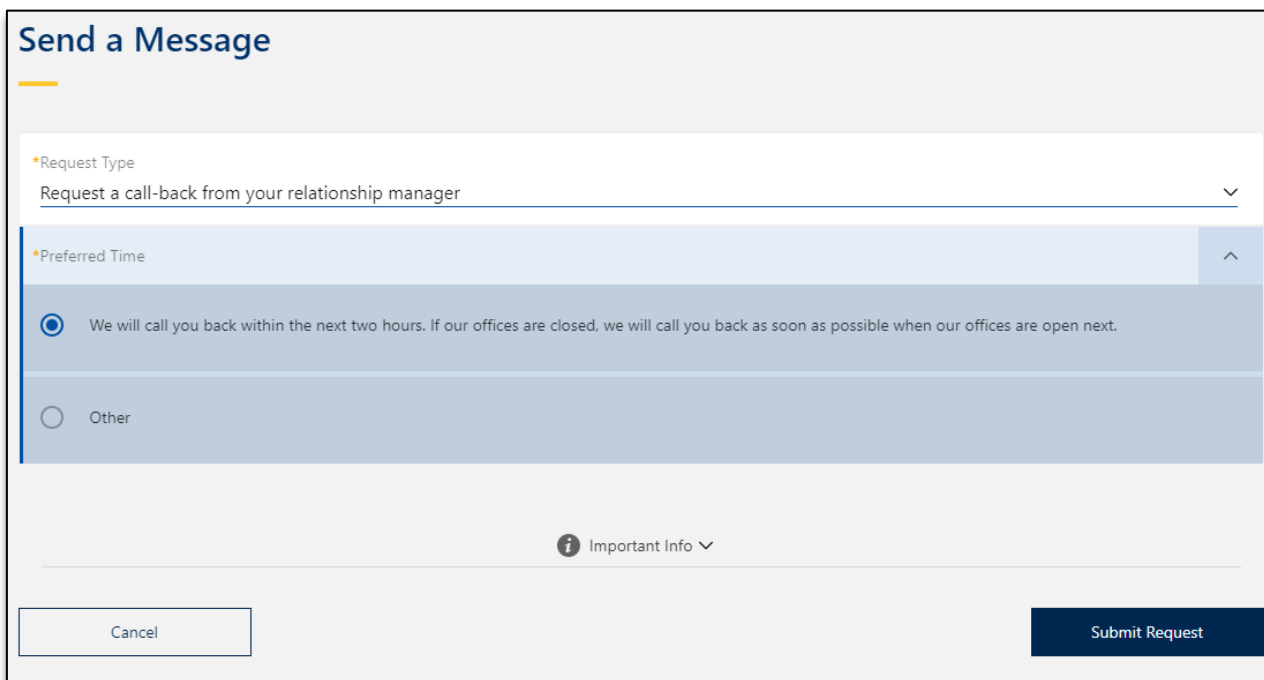
- Request a call back from your relationship manager
- Inform us of your travel arrangements
- Request to go paperless
- Change statement frequency
- Switch back to paper statements
- Send copies of account information to a third party
- Grant view only access to a third party
- Send us a secure message by selecting 'other'

Select your preferred request from the dropdown list and complete the relevant information as required.

When you have completed the online form, simply select the **'Submit Request'** button on the bottom right.

5. Service requests cont.

5.1.1 Request a call-back from your relationship manager



The screenshot shows a web form titled "Send a Message". It has two main sections: "Request Type" and "Preferred Time".

Request Type: A dropdown menu with the selected option "Request a call-back from your relationship manager".

Preferred Time: A section with two radio button options:

- ☒ We will call you back within the next two hours. If our offices are closed, we will call you back as soon as possible when our offices are open next.
- ☐ Other

Below the radio buttons is an "Important Info" section with a downward arrow. At the bottom of the form are two buttons: "Cancel" and "Submit Request".

Select the '**Request a Call-back from RM**' and then you may select your preferred time, either:

- We will call you back within the next two hours (within UK office hours).
- Other – please specify your preferred call back time (within UK office hours) with a maximum of 100 characters.

This request should then be submitted by clicking on the '**Submit Request**' button.

5. Service requests cont.

5.1.2 Travel arrangements

Send a Message

*Request Type

Inform us of your travel arrangements

*Country

(Please specify the country/countries of travel)

*Start Date

Sep 12, 2024

*End Date

Sep 12, 2024

Important Info

Cancel

Submit Request

Select the '**Inform us of your travel arrangements**' option and then click on the Country text box and type the name(s) of the country / countries you will be travelling to.

Please also specify the start and end date of your travel period from the dropdown calendar.

When you have completed the above, simply select the '**Submit Request**' button on the bottom right.

5. Service requests cont.

5.1.3 Paperless request

Send a Message

*Request Type

Request to go paperless

▼

*Apply across all RBC WM BI relationships?

Yes

▼

☒ I wish to receive my statements and advices via online only

What frequency would you like your online statments to be made available?


☐ No change - keep my existing statement frequency

☒ Monthly

☐ Quarterly

☐ Semi Annually

☐ Annually

 Please note, your selection will also be applied to any future products, if eligible, for online delivery. Not all correspondence will be available and you may still receive some letters or product information from us by post. Please contact your Relationship Manager if you have any questions about going paperless.

Select **'Request to go paperless'** from the dropdown, and depending on your account type(s), you can either:

1. Opt to go paperless for all account relationships by selecting **'Yes'** under **'Apply across all RBC WM BI relationships?'** or;
2. Opt to go paperless for specific account relationships only.

You will then need tick the checkbox next to *'I wish to receive my statements and advices online only'*. Once you have selected this you will no longer receive paper copies of these communications in the post.

You can currently opt to go paperless for:

- Bank account statements
- Overdraft charge advice
- Retail FX confirmations
- Retail term deposit confirmations

You can also change your statement frequency.

Once complete, click on **'Submit Request'**.

5. Service requests cont.

5.1.4 Change statement frequency

Send a Message

*Request Type

Change Statement Frequency

▼

*Apply across all RBC WM BI relationships?

Yes


▼

☒ Monthly

☐ Quarterly

☐ Semi Annually

☐ Annually

 Please note, your selection will also be applied to any future products. Please contact your Relationship Manager if you have any questions about your statement frequency.

You can change when you receive your statements by simply selecting the required frequency from the options presented.

5. Service requests cont.

5.1.5 Switch back to paper statements

Send a Message

*Request Type

Switch back to paper statements

▼

*Apply across all RBC WM BI relationships?

Yes

▼

☒ I wish to receive my statements and advices via post

Please select your preferred statement frequency

☒ Monthly

☐ Quarterly

☐ Semi Annually

☐ Annually

Please note, your selection will also be applied to any future products. Electronic copies of your statements and advices will remain available via RBC Hub - select 'My Documents' from the menu. Please contact your Relationship Manager if you have any questions about switching back to paper statements.

If you would prefer to receive paper statements and advices via post simply tick the “I wish to receive my statements and advices via post” option.

5. Service requests cont.

5.1.6 Send copies of account information to a third party

Send a Message

Request Type

Send copies of account information to a third party

This form applies to the following relationship/record:

5000765 SHORTNAME

Complete this form if you wish us to send copies of any information about your accounts to a third party. Please submit a separate form for each party.

Name of the third party (corporate entity or similar)

Or

Title

Select

Other

First and middle names

Last name

Mailing address

City

County, province or state

Country

Post or zip code

The information provided will include duplicate bank statements, transaction advices and any other information which the named third party may require from time to time. Please note that the completion of this section does not give the third party named above authority to issue instruction in respect of your account(s), nor does it impact on our ability to make disclosures as specified our General Terms and Conditions.

If you would like us to send copies of your account statements and transaction advices to a third party such as an accountant or advisor, you can enter their details using this option.

5. Service requests cont.


5.1.7 Grant view only access to a third party

Send a Message

*Request Type

Grant view only access to a third party

This form applies to the following relationship/record:

 5000765 SHORTNAME

*Complete this form if you wish to provide any additional party with **view only access** to this relationship/record via RBC Hub including the account and asset information that contains.*

Please submit a separate form for each party.

Title

Select

Other

First and middle names

Last name

Tel or mobile (country code / area / number)

Email

Position

Department

i The information provided will include duplicate bank statements, transaction advices and any other information which the named third party may require from time to time. Please note that the completion of this section does not give the third party named above authority to issue instruction in respect of your account(s), nor does it impact on our ability to make disclosures as specified our General Terms and Conditions.

You can also grant “view only” access to your accounts to a third party such as an accountant or advisor via this option.

5. Service requests cont.

5.1.8 Other: send us a secure message

Send a Message

*Request Type
Other

*Subject
(Please Enter Subject)

*Message
(Please Enter Message)

Important Info

Cancel

Submit Request

To send us a secure message with an alternative service request select the '**Other**' service request option and you can then simply click into the box and write a freeform message of up to 1,000 characters. The subject line has a limit of 100 characters.

When your message is complete, just click '**Submit Request**' on the bottom right.

Note

Please do not submit payment requests or any time sensitive requests through this channel. Please contact your relationship manager directly if a message is urgent.

5. Service requests cont.

5.2 Viewing previous service requests and transactions

My Transactions

[Go Back](#)

Transactions			My Requests
Submit Date	Type	Details	
Sep 06, 2024	Payment	VALUE DATE: SEP 06, 2024 BENEFICIARY NAME: N JONES DEBIT AMOUNT: 1.00 (GBP)	...
Sep 03, 2024	Payment	VALUE DATE: SEP 03, 2024 BENEFICIARY NAME: TEST CORP DEBIT AMOUNT: 11.00 (GBP)	...
Aug 23, 2024	Payment	VALUE DATE: AUG 23, 2024 BENEFICIARY NAME: BIG CORP DEBIT AMOUNT: 1.00 (USD)	...
Aug 14, 2024	Payment	VALUE DATE: AUG 15, 2024 BENEFICIARY NAME: S JONES DEBIT AMOUNT: 3.00 (GBP)	...
Aug 14, 2024	Payment	VALUE DATE: AUG 15, 2024 BENEFICIARY NAME: SMITH A B DEBIT AMOUNT: 2.00 (GBP)	...

Note: These are the transactions you have submitted against this account for the past 30 days. Please refer to your bank account statements for a detailed view of transactions, up to the last three years.

To view past transactions and messages (service requests) that you have previously submitted via RBC Hub, from the Payments & Transfers screen select **My Transactions**.

Note – there are two tabs displayed, **Transactions** which shows your previously entered payment and transfers, and **My Requests** which shows your service request history.

Click the ellipses button to show more detailed information.

Transaction Details

✕

Status	Submitted	✓
Form Account	12345678 EXECUTIVE PLUS	
Amount	1.00 GBP	
Value Date	Sep 06, 2024	
Beneficiary Bank Country	UNITED KINGDOM	
Payee Account Number	12345678	
Payment Currency	GBP Domestic	
Submit Date	Sep 06, 2024	
Reference	RBCREFABC1233	

6. Message centre

The screenshot displays the 'Message Inbox' interface. At the top left, there is a 'Go Back' link. Below it, a search bar is present. The interface is divided into two tabs: 'Unread' (active) and 'All Messages'. The message list shows two items: 'Confirmation of Payee' and 'Welcome to RBC Hub', both dated 'Sep 12, 2024'. The first message is categorized as 'Regulatory' and the second as 'General Notice'. At the bottom, there are date selectors for 'Start Date' and 'End Date', both with a calendar icon, and a 'Search' button.

Message Inbox

< Go Back

Search

Unread All Messages

Confirmation of Payee
Sep 12, 2024
Regulatory

Welcome to RBC Hub
Sep 12, 2024
General Notice

Start Date DD/MM/YYYY to **End Date** DD/MM/YYYY Search

To view messages that we have sent to you, select **'My messages'** from the left-hand menu.

If you would like to find specific messages you can use the start and end date selectors to filter the results to a specific date range.

7. 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.

At the bottom of the RBC Hub website you can find a link to **RBC's Privacy and Security** page and **Terms and Conditions**.

Security reminder

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

If you are accessing RBC Hub 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 free format secure message using the '**Other**' request type.

Extracting information

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

Help & Support

[Support](#)[Lost or Stolen Card](#)[Terms & Conditions](#)

External Links

[Research & Insights](#)[Privacy & Security](#)[RBC Wealth Management](#)[How-To](#)

For further queries about RBC Hub, please contact your relationship manager or the eServices team.

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.