RBC Wealth Management

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

Contents

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 son the login page and enjoy the ease of fingerprint or facial recognition login.

2. How to log in

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.

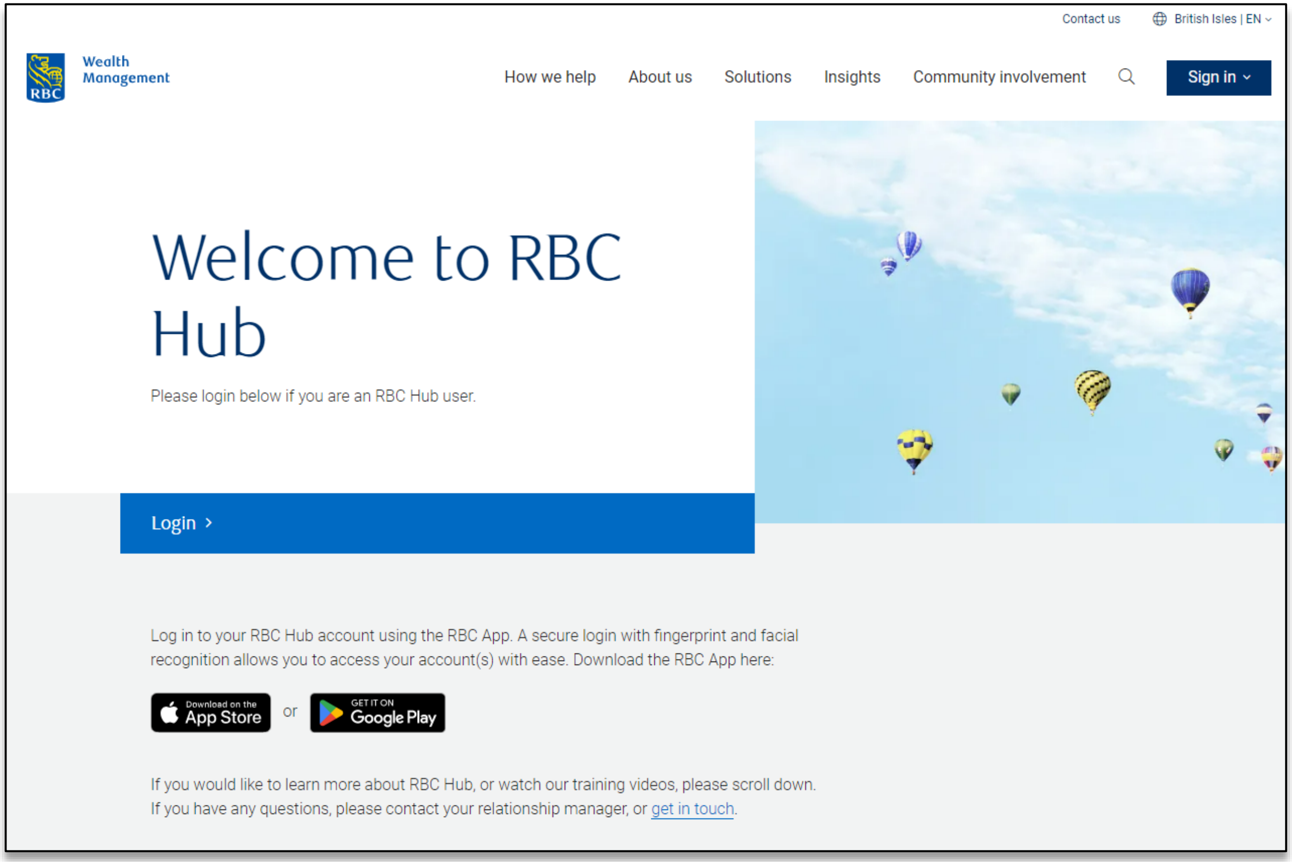
Upon first login, you will be prompted to read and accept the RBC Hub Terms and Conditions and set up your profile, including setting up some personal verifiable questions (PVQs) and two factor authentication.

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:

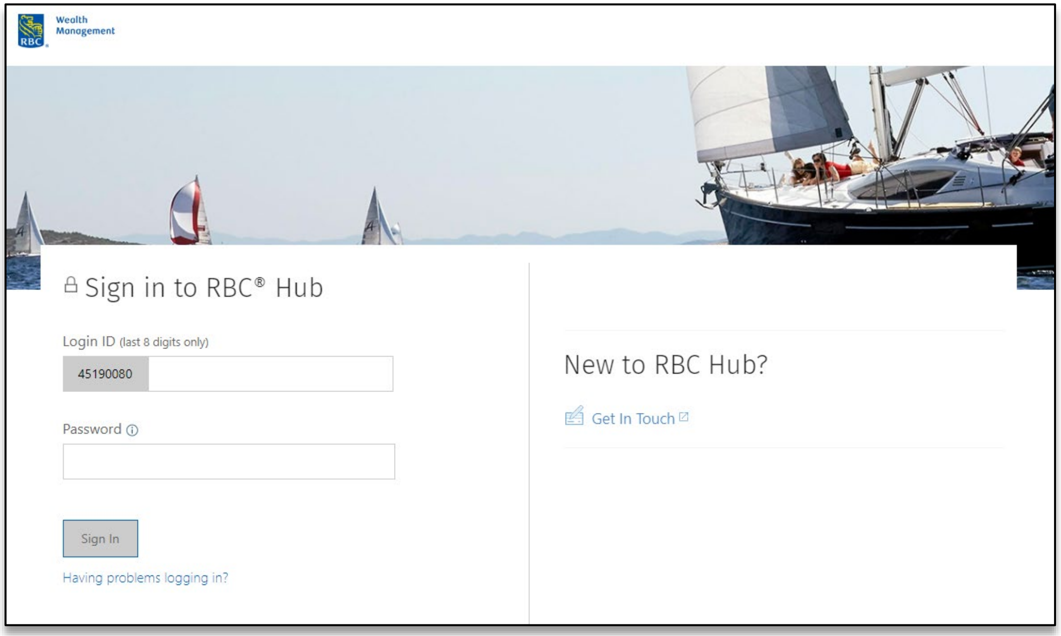
Step 1: Enter your login ID and password

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.

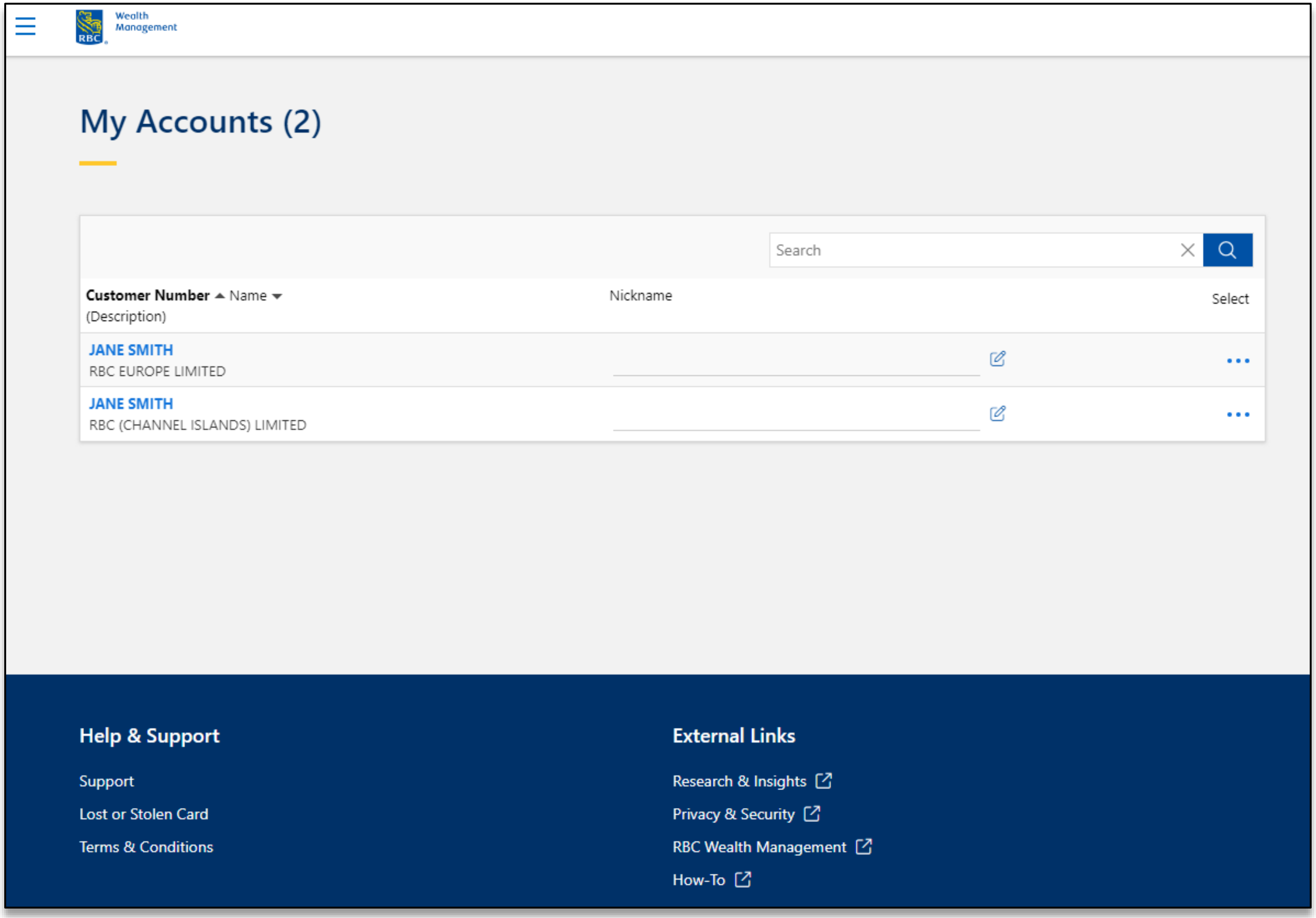
New users (first-time login)

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



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.

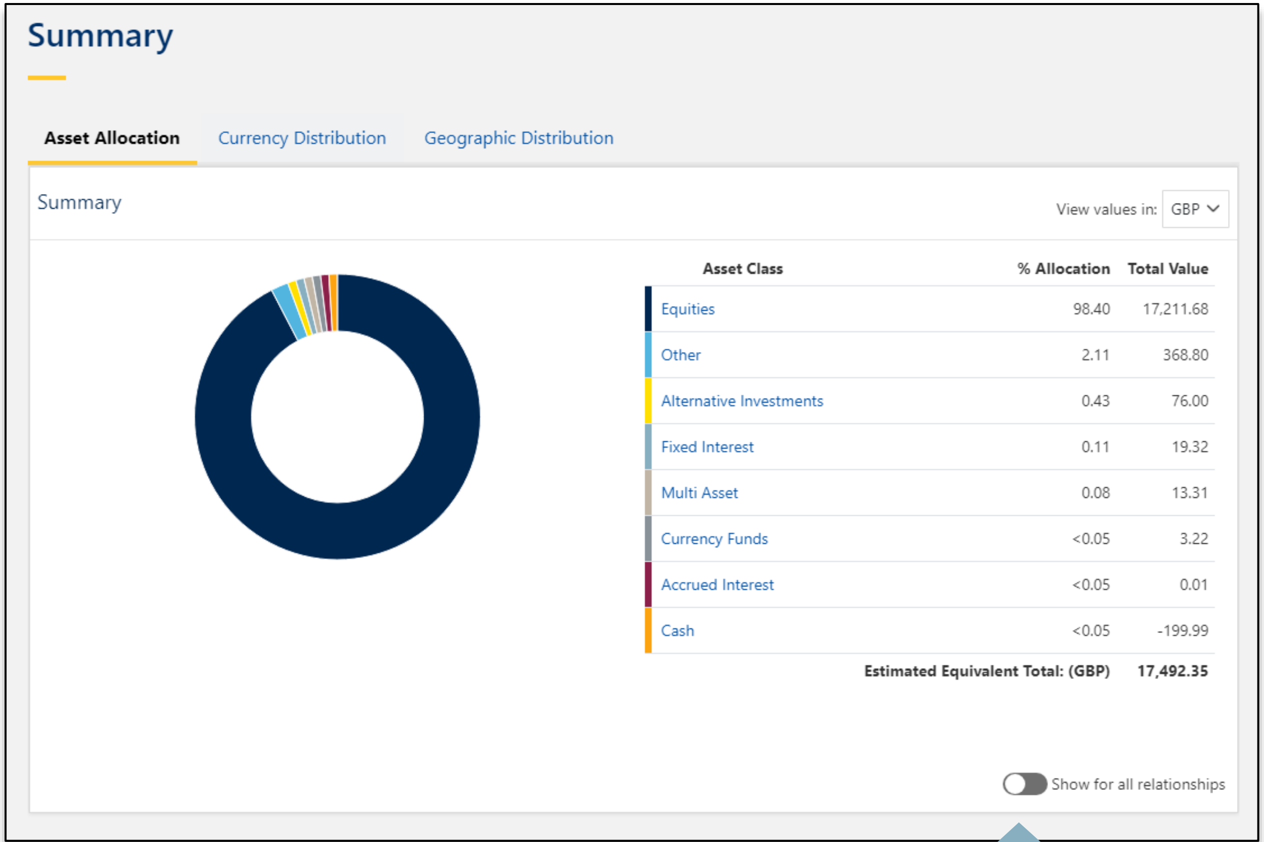
3. My Accounts screen cont.

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

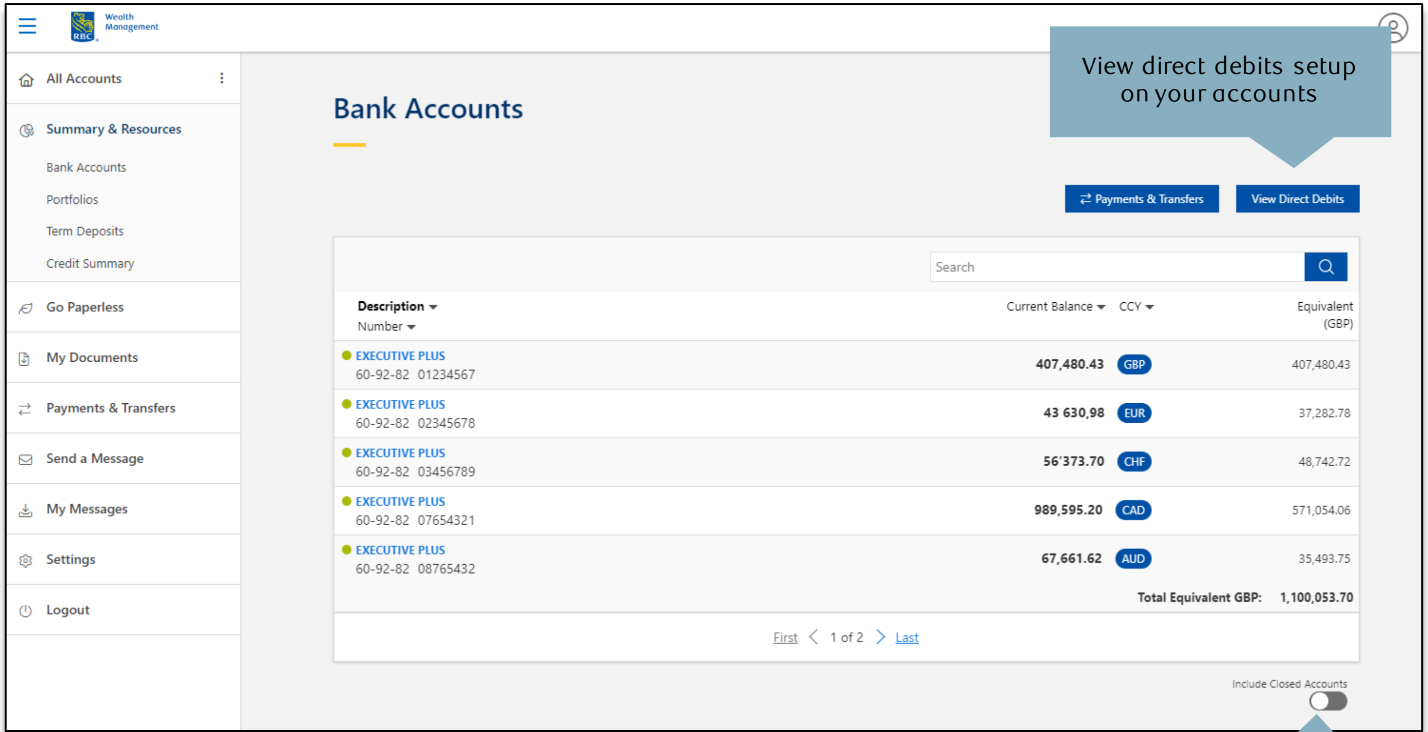
From the **Summary & Resources** menu on the left-hand side of the screen you can select to view your:

- 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.

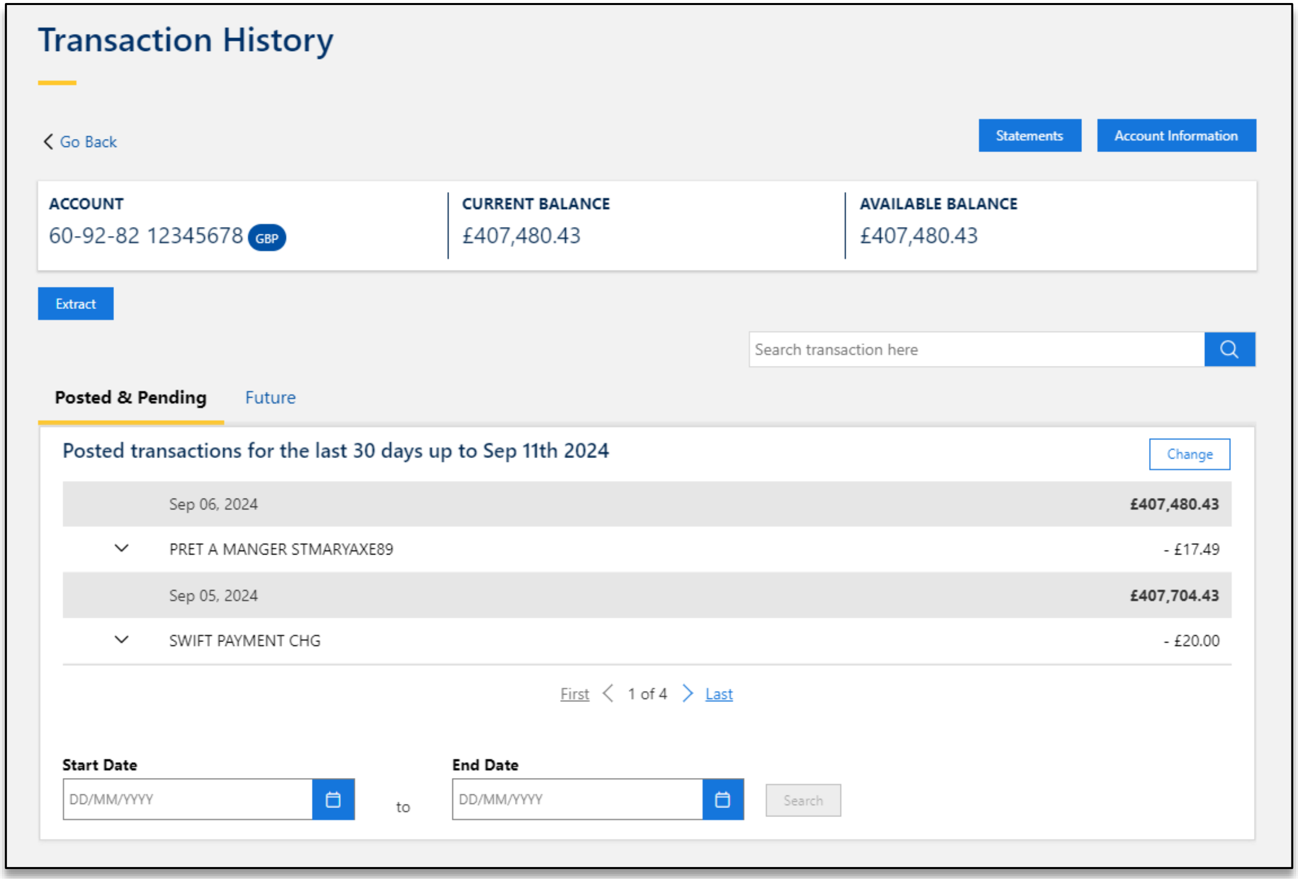


View direct debits setup on your accounts

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

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 Documen**ts page where you can view and download historical account statements.

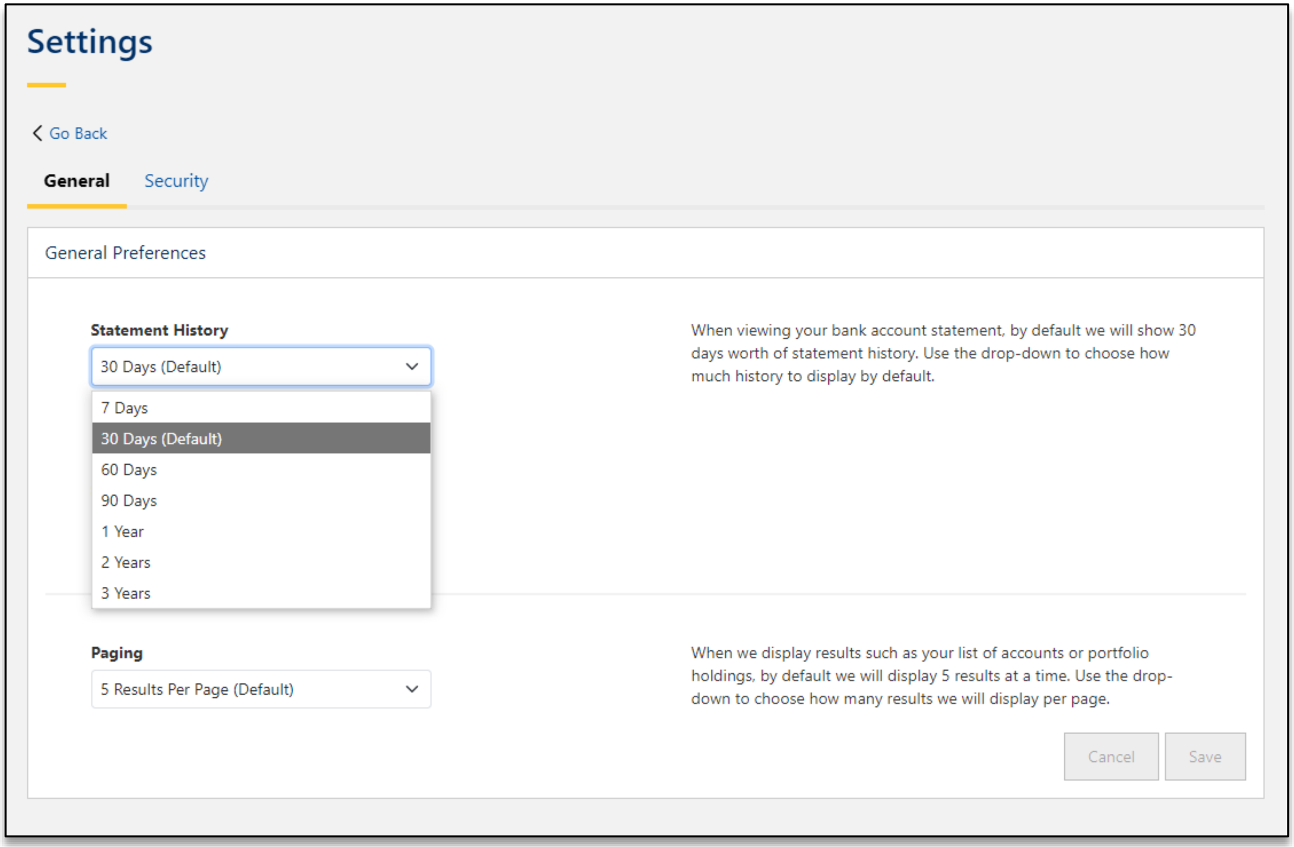
Search

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



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

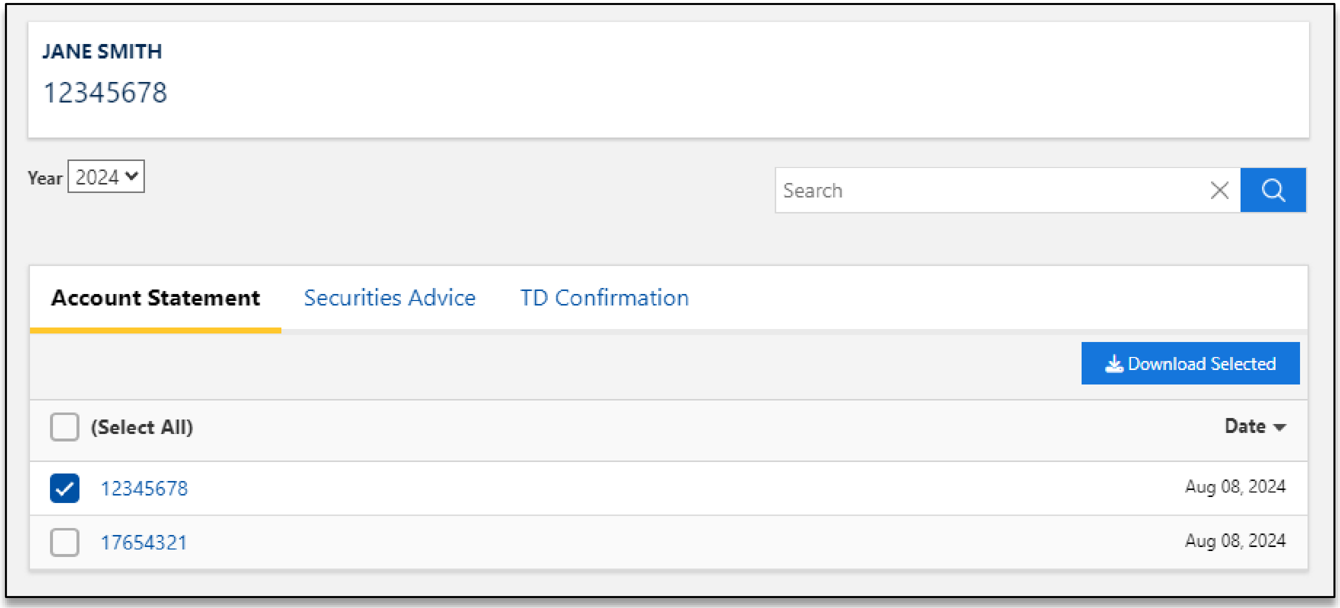
Statement History

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



Statements

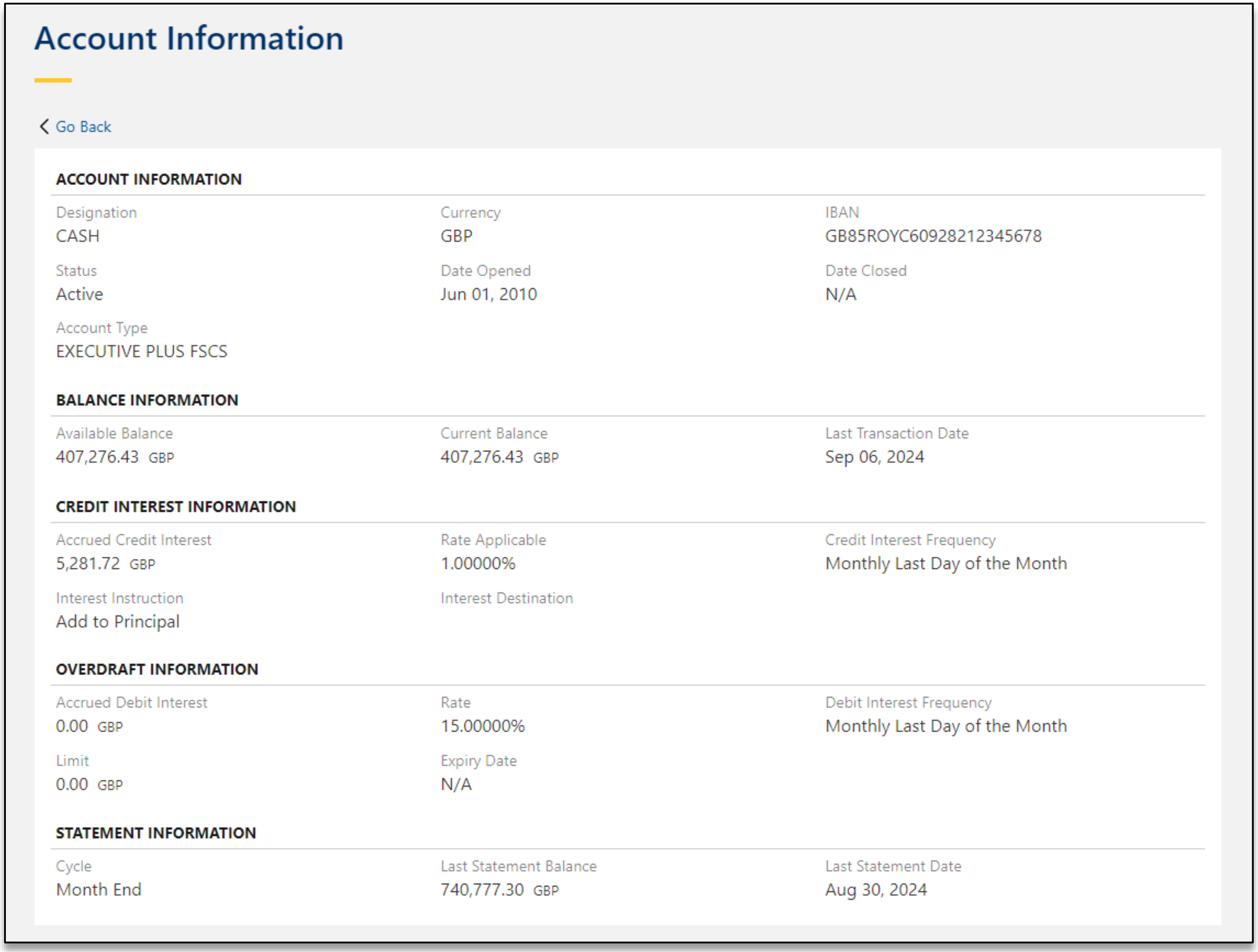
When on the **Transaction History** screen (see page 12), clicking the **Statements** button will take you directly to the **Account Documents** page where you can view and download historical account statements in "PDF" format.

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



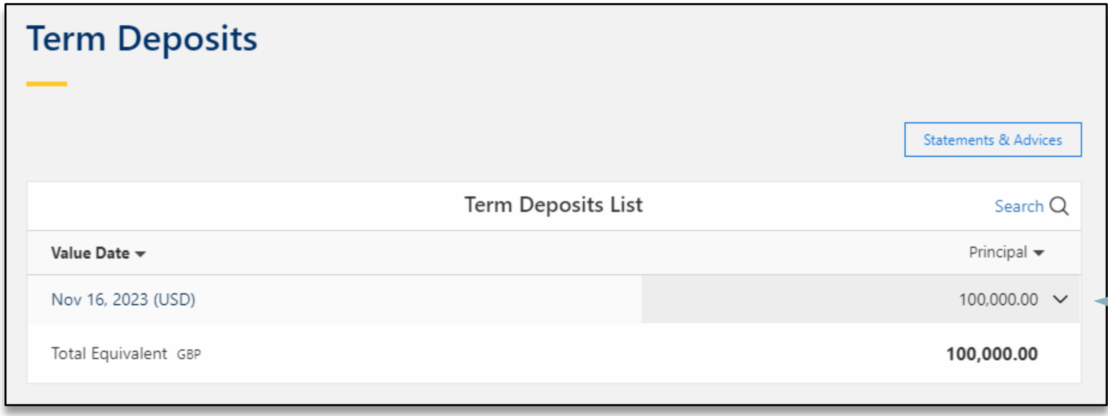
Account Information

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

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

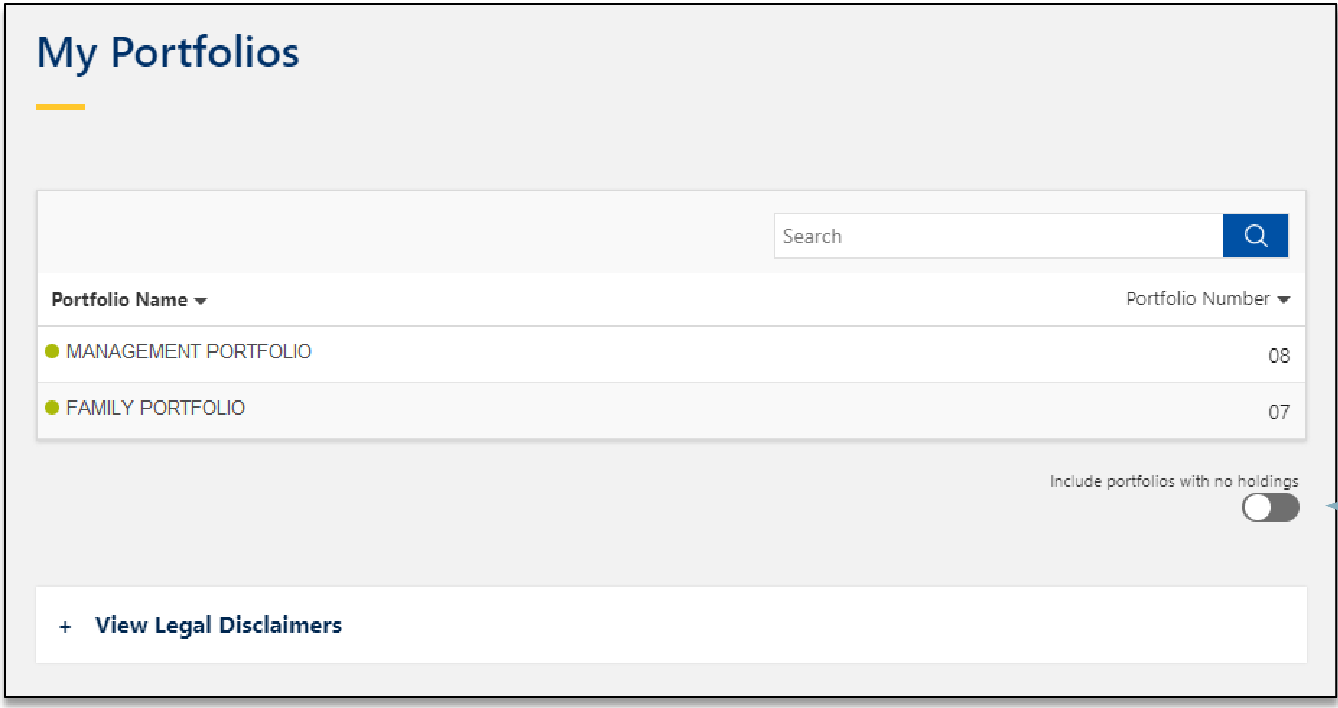


Click the down arrow to expand the row to view additional information relating to the selected term deposit.

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

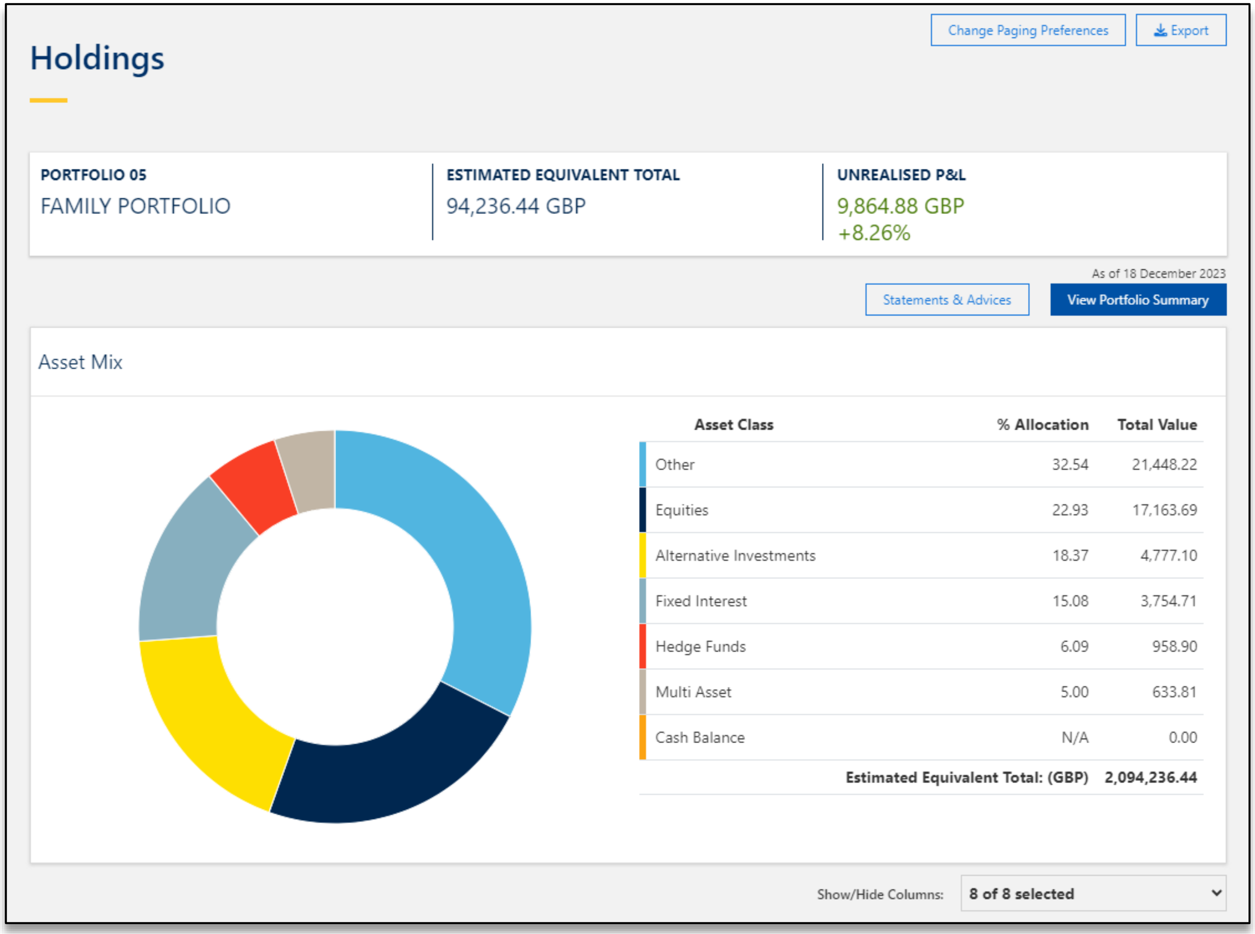
From the **My Portfolios** page you can select the portfolio and view a summary of the holdings within that portfolio.

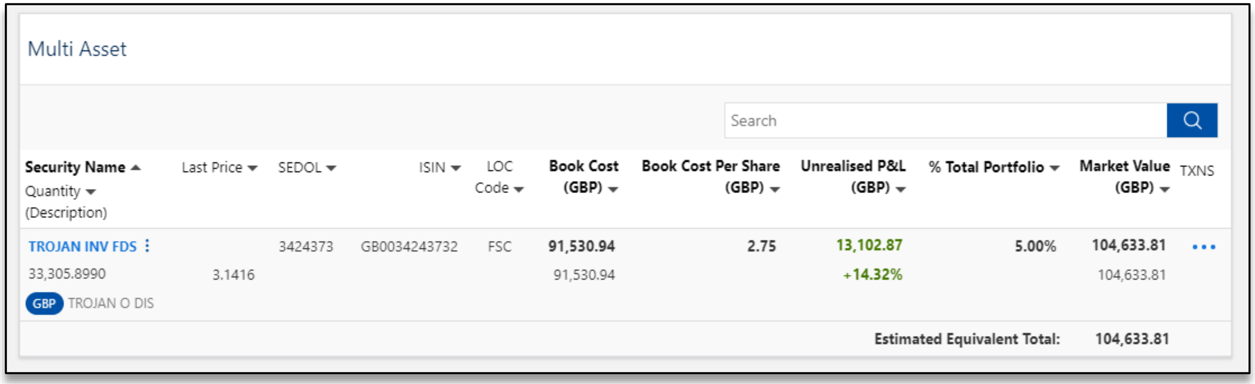
Click the forward and backward arrows on the bottom of the page to scroll through and view more holdings, where applicable.

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.





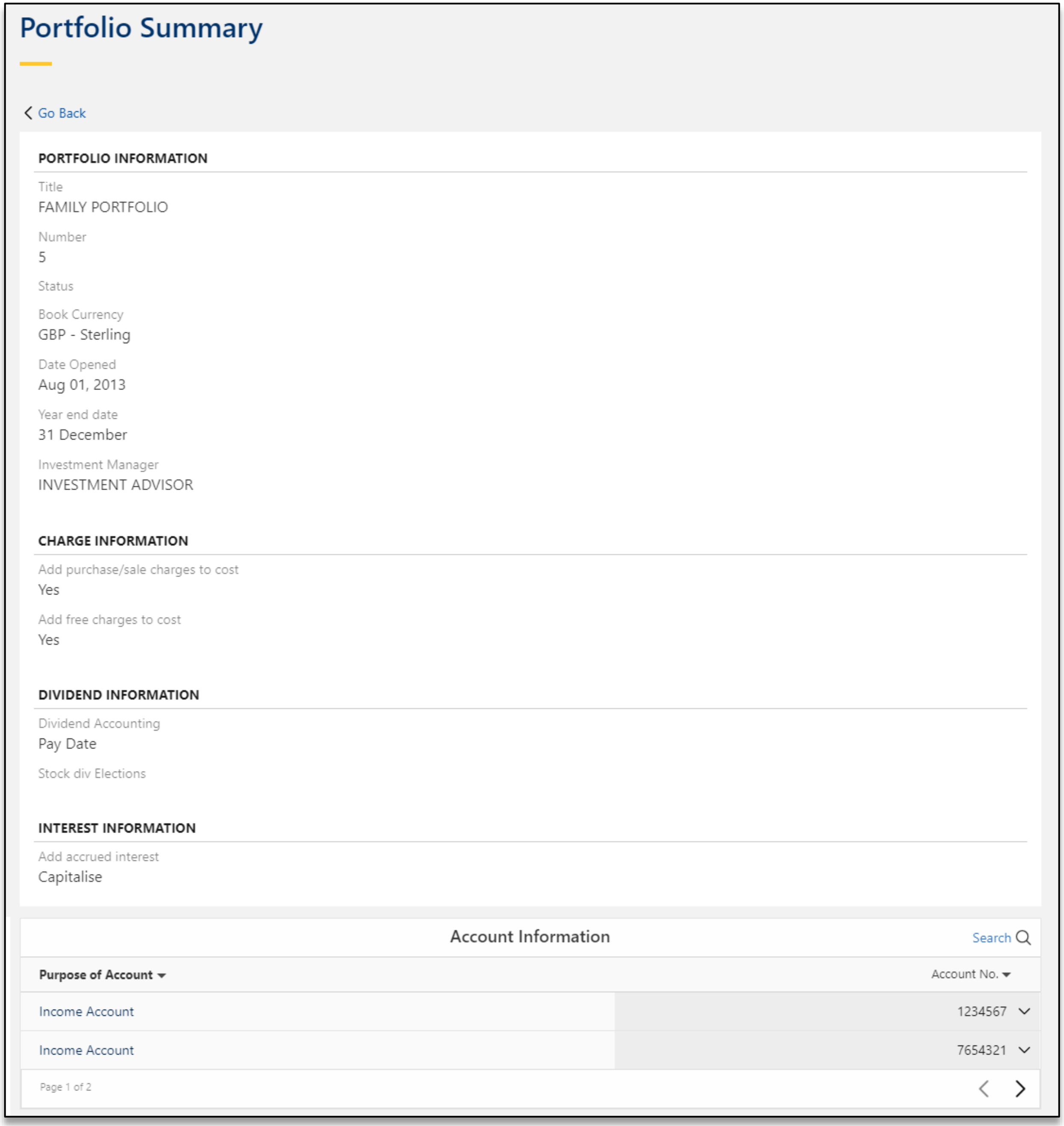
3. My Accounts screen cont.

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.

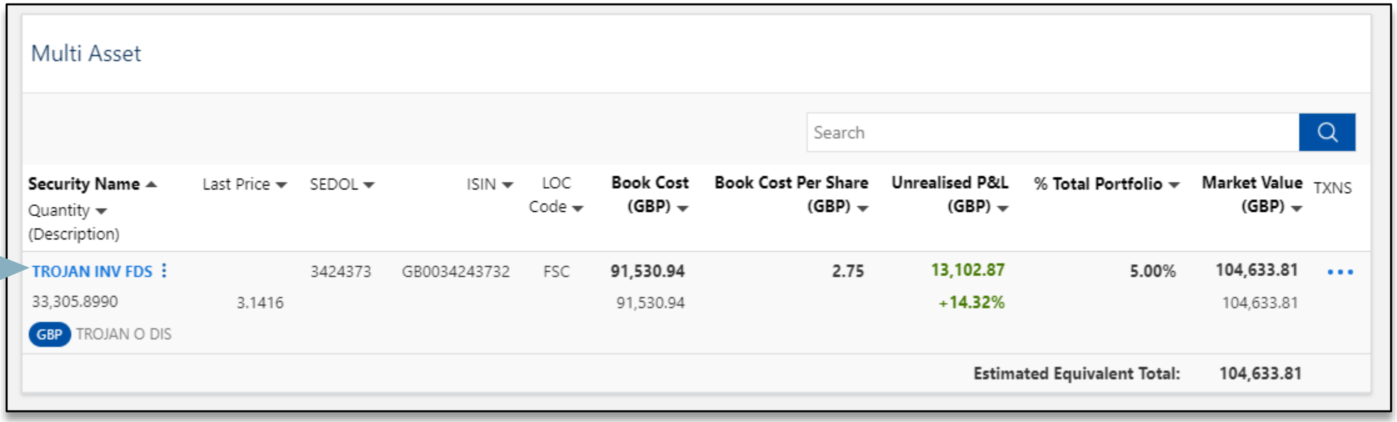
At the bottom of the page, you can also view further account information such as purpose, transit and account number.



3. My Accounts screen cont.

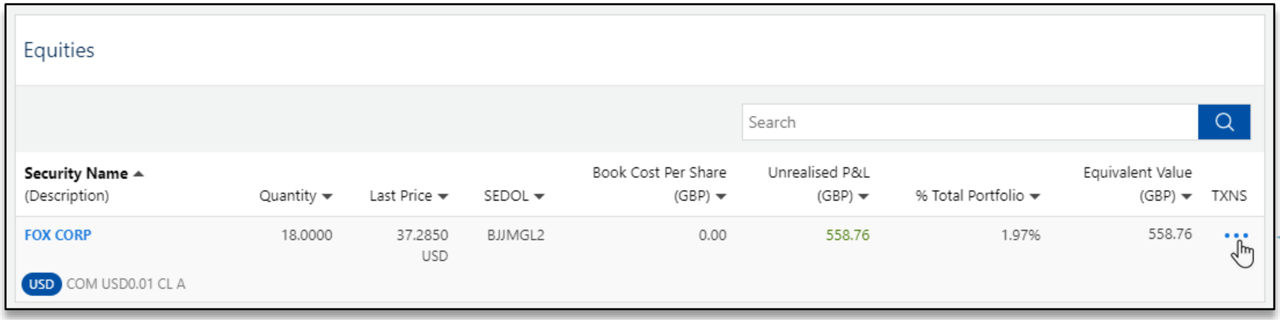
3.4.3 Portfolio holdings details

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

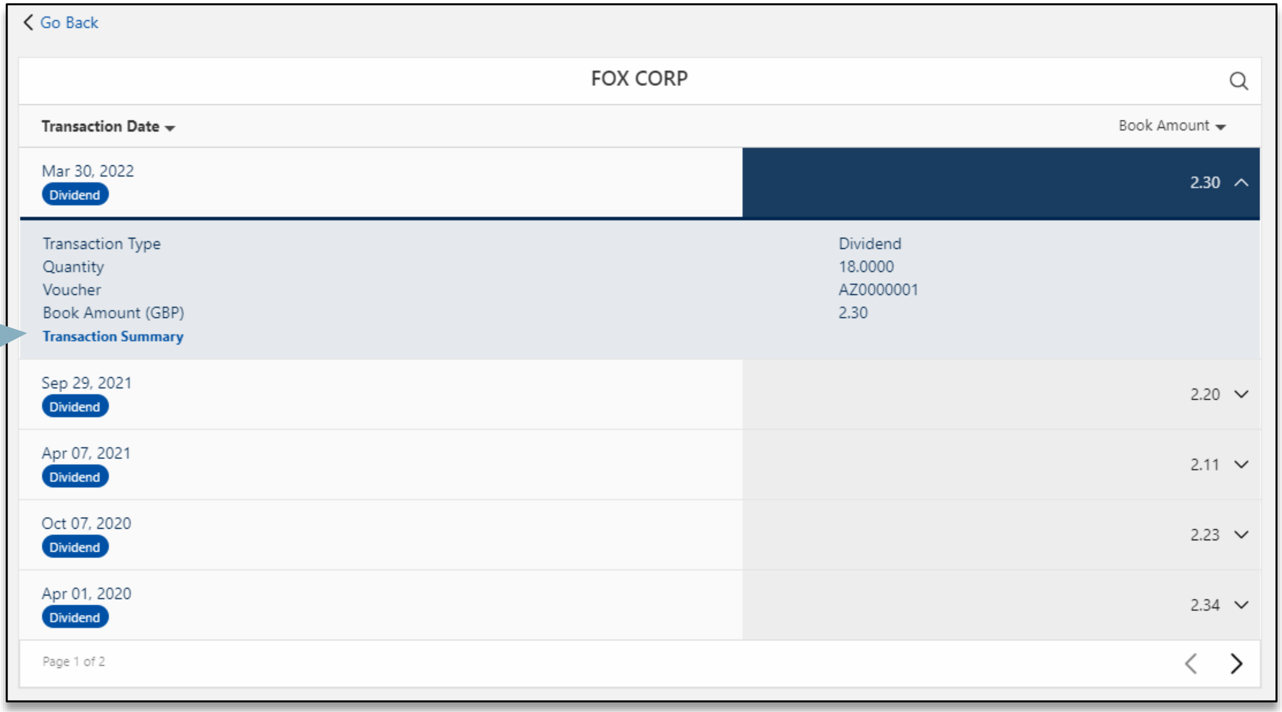


3. My Accounts screen cont.

3.4.4 Portfolio holdings transactions



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

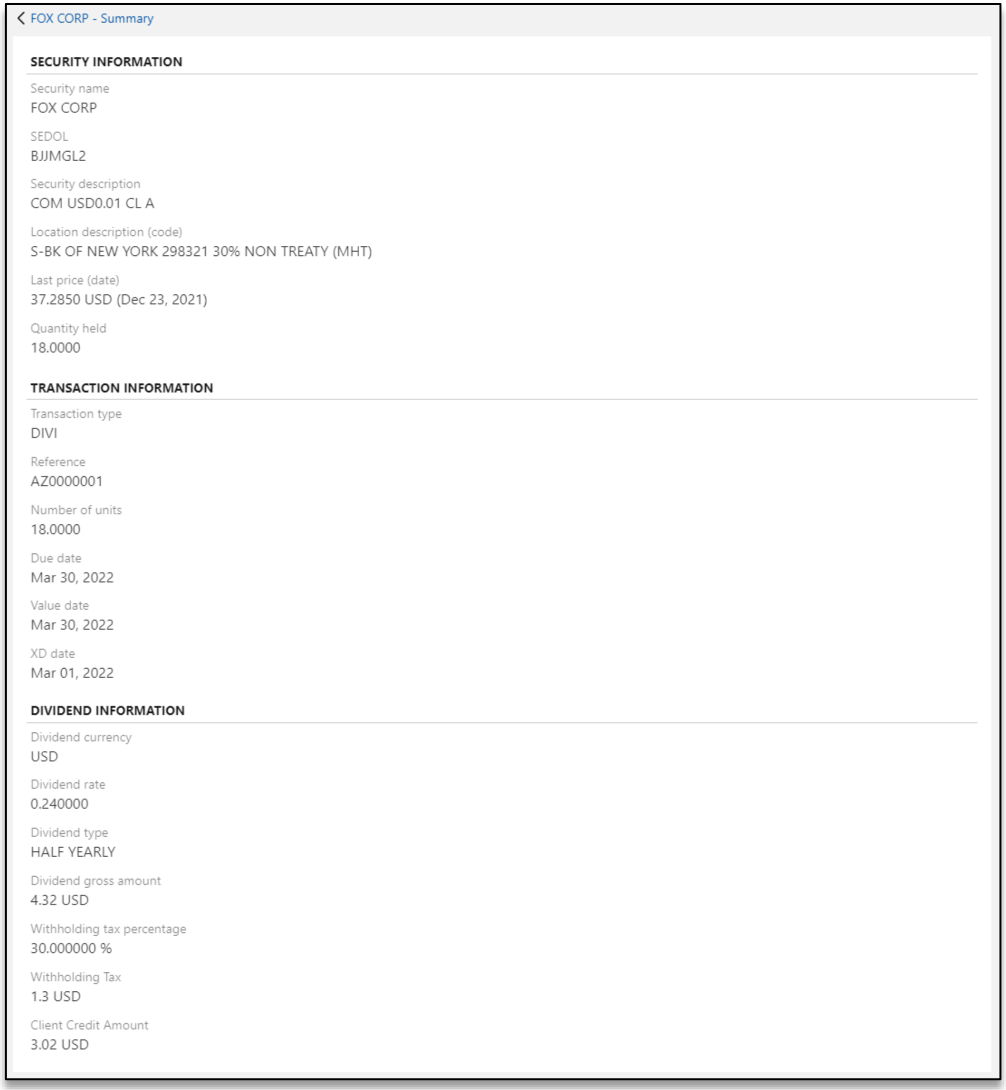


Further transaction details can be viewed by clicking the **Transaction Summary** link.

(See page 22 for more information).

3. My Accounts screen cont.

3.4.5 Portfolio holdings transaction details



Further information may be available for a specific transaction, by clicking on **Transaction Summary**

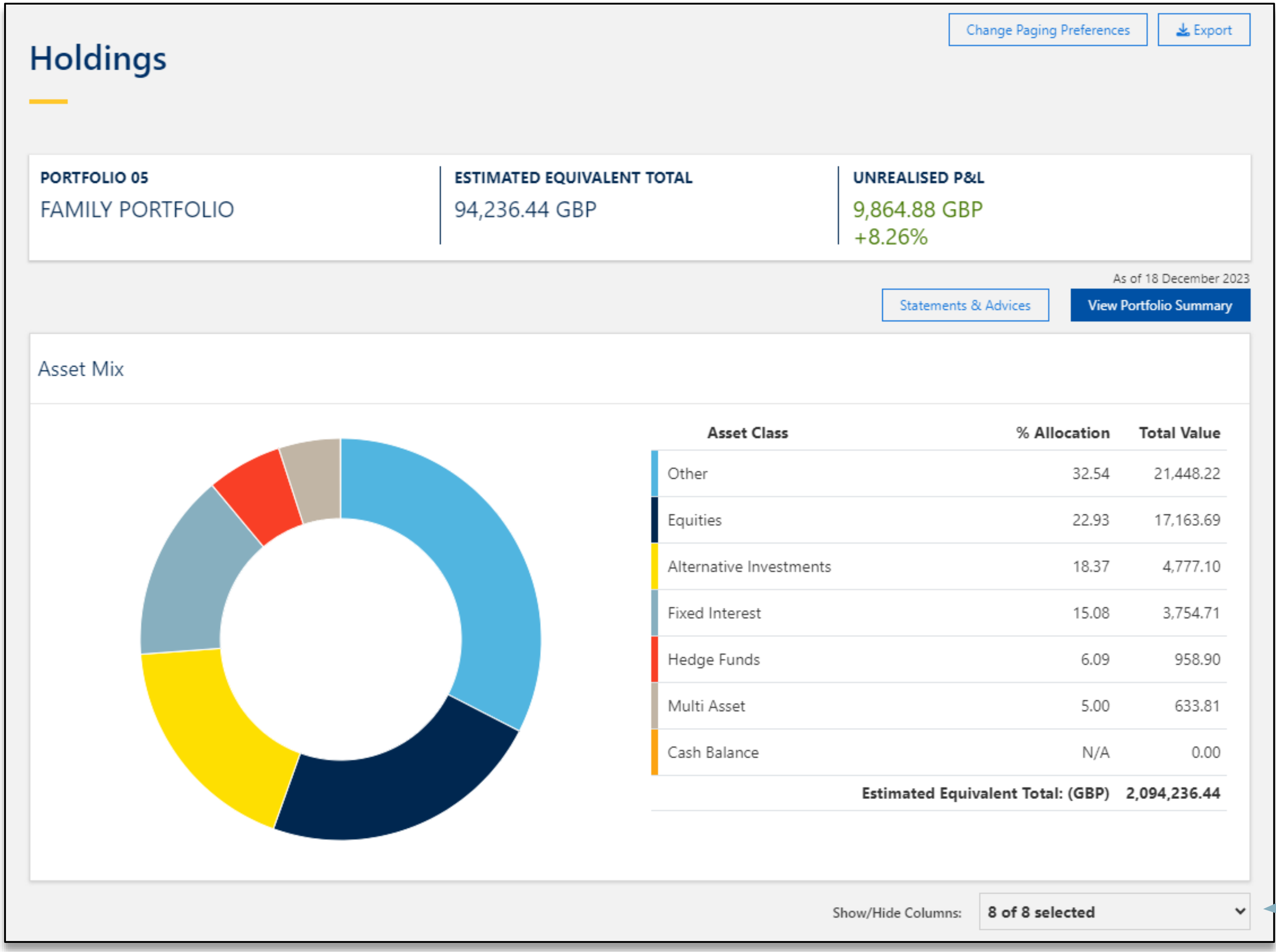
Additional transaction information includes:

- 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.

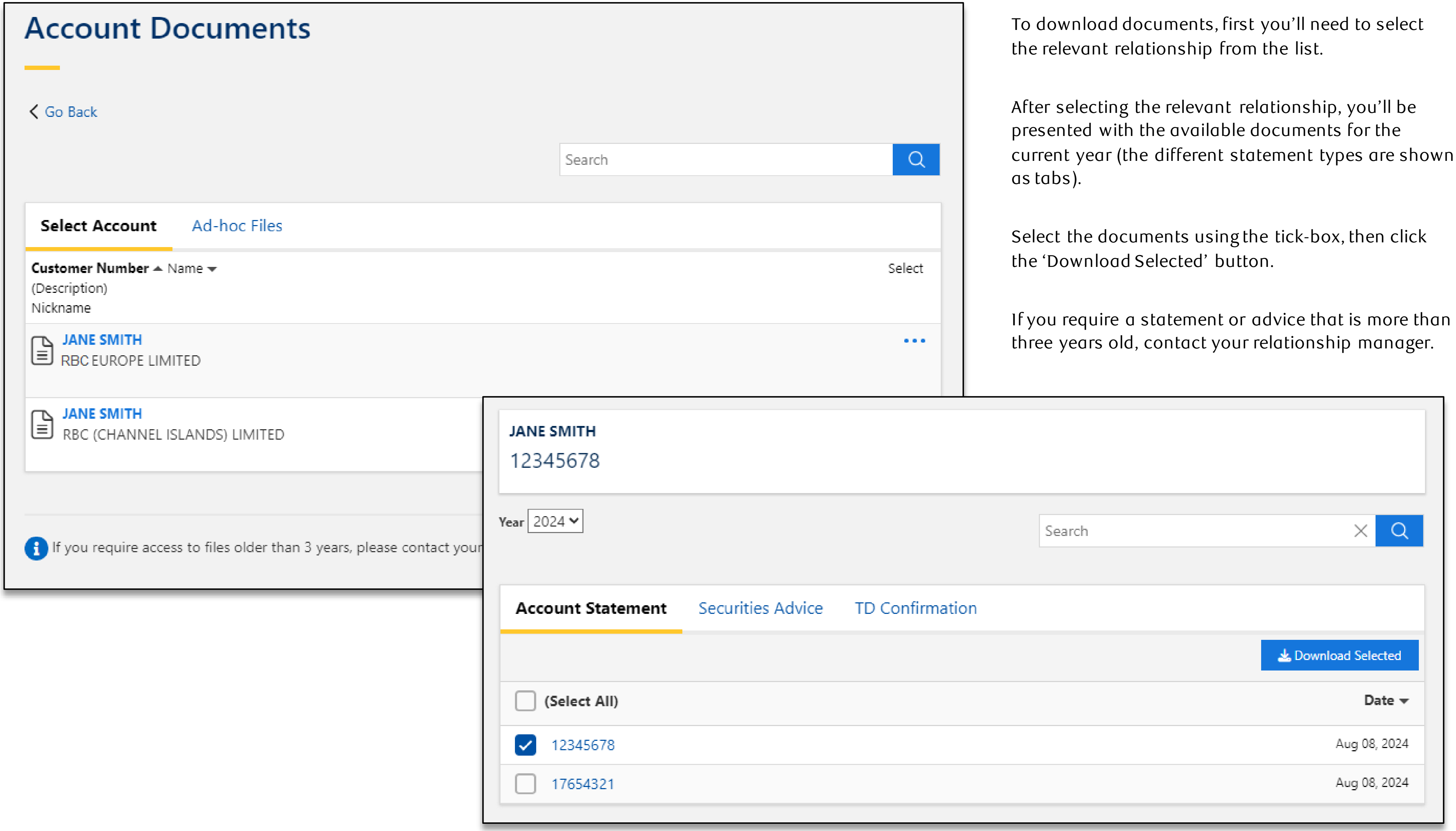
Note

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.



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.

3. My Accounts screen cont.

3.6 Credit

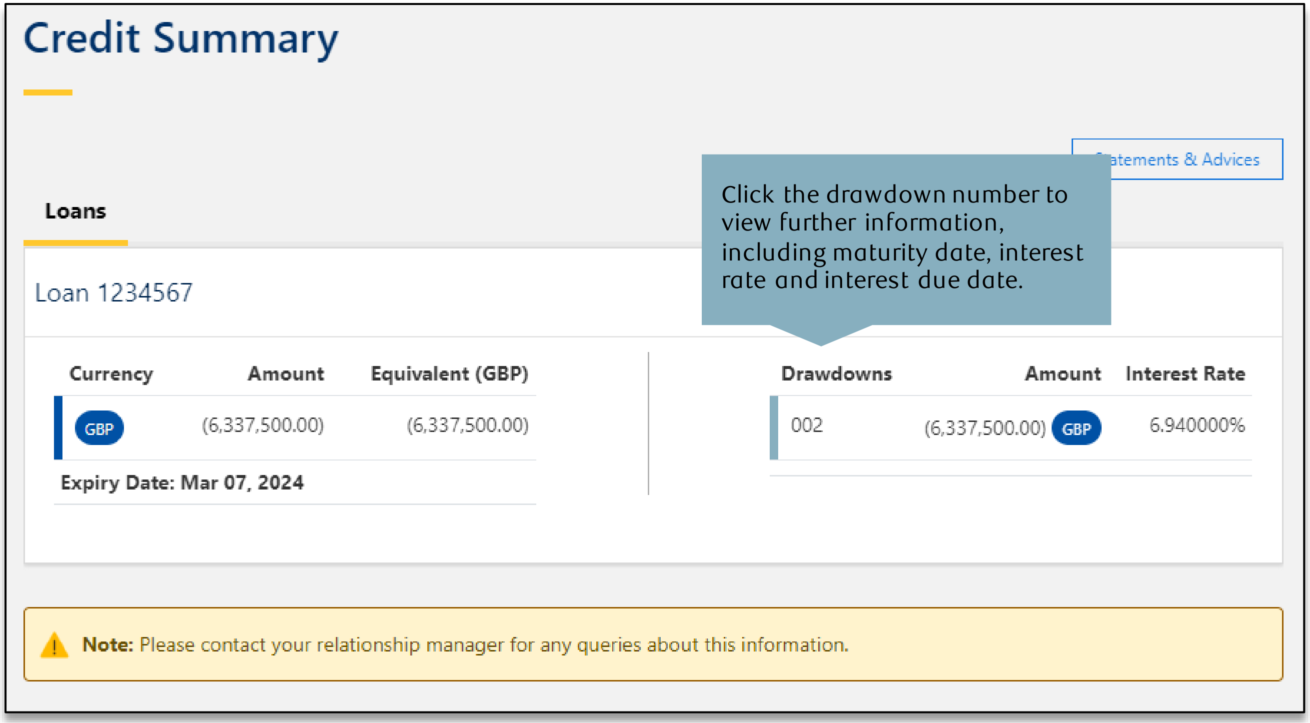
Selecting '**Credit Summary**' from the menu will take you to the credit summary page.

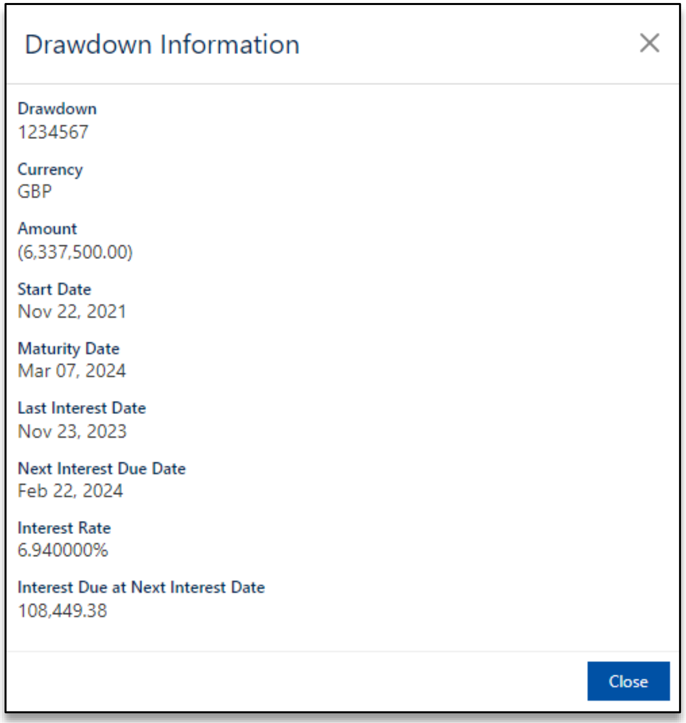
The summary view displays all the credit facilities held – these include:

- Loans
- Guarantees
- Foreign Exchange

3. My Accounts screen cont.

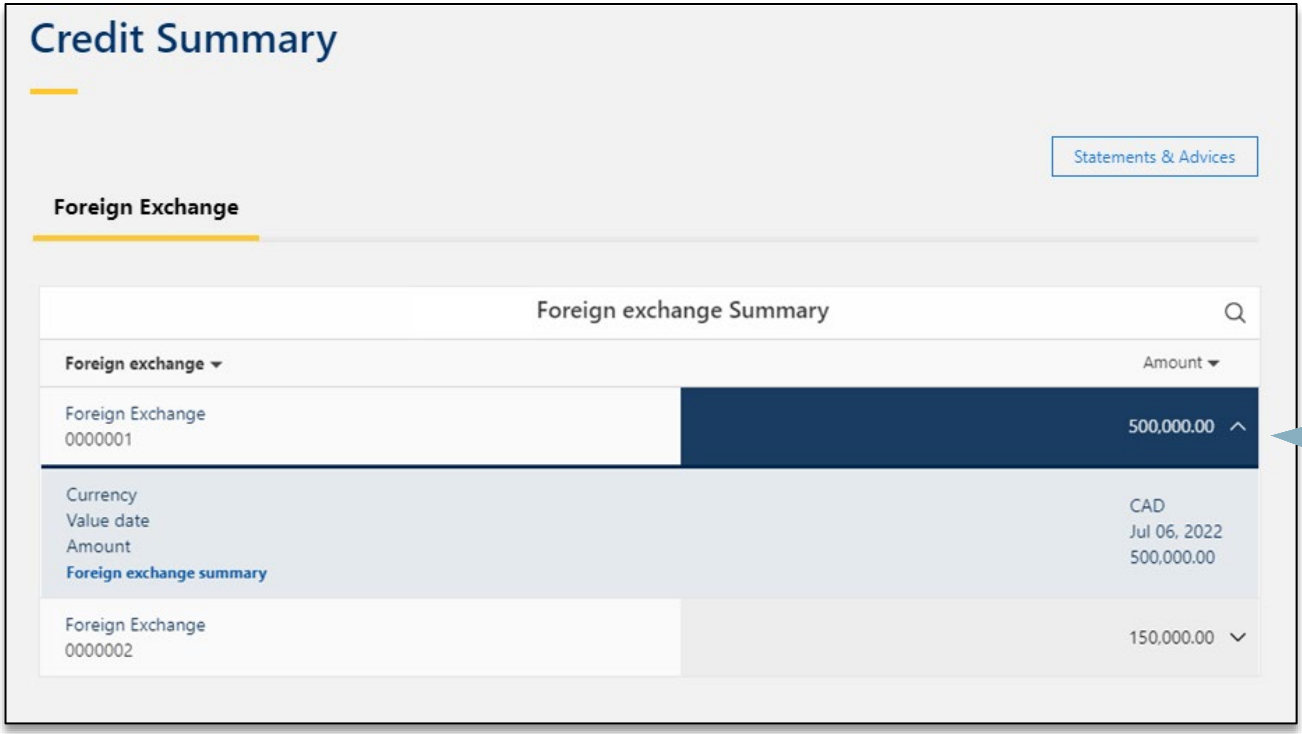
3.6.1 Loan summary





3. My Accounts screen cont.

3.6.2 Foreign exchange details



If applicable, you can see Foreign Exchange details by selecting the '**Credit Summary**' tab.

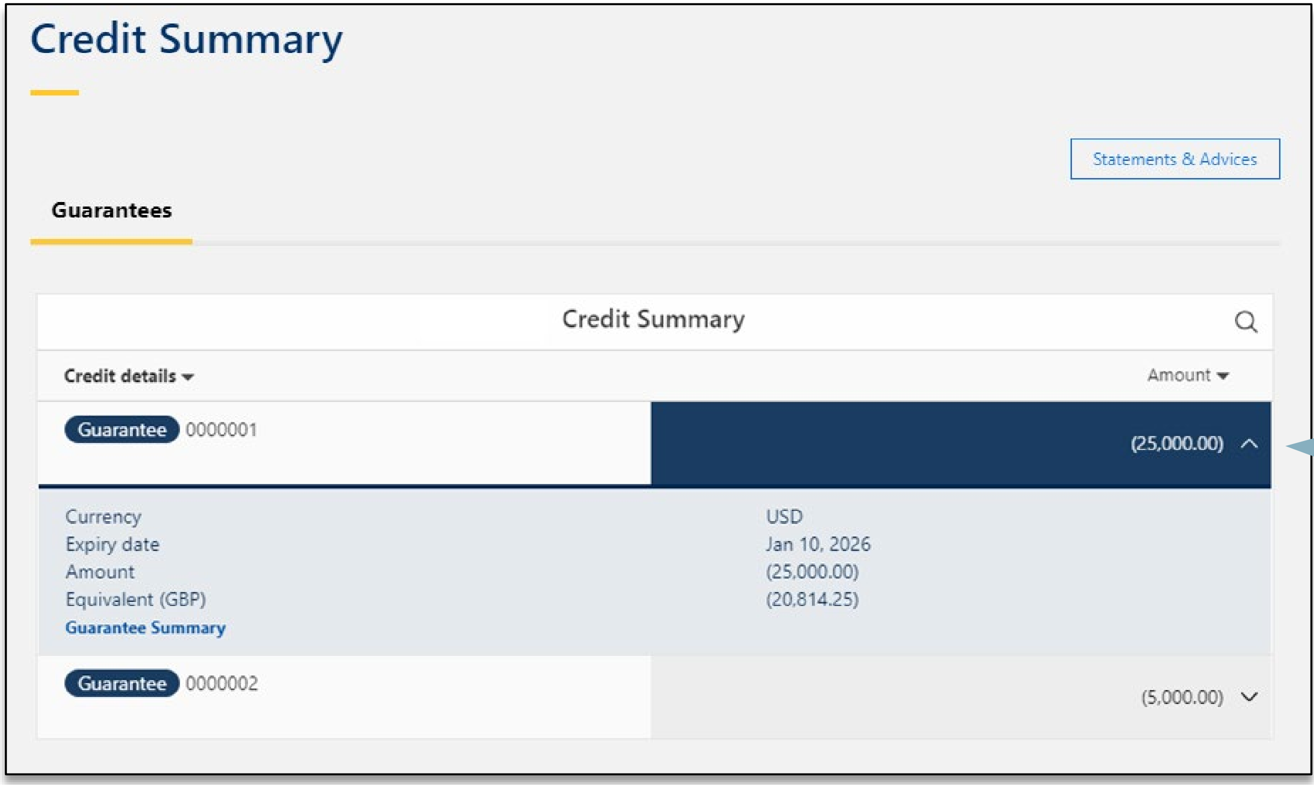
This section displays all current foreign exchange contracts.

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



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

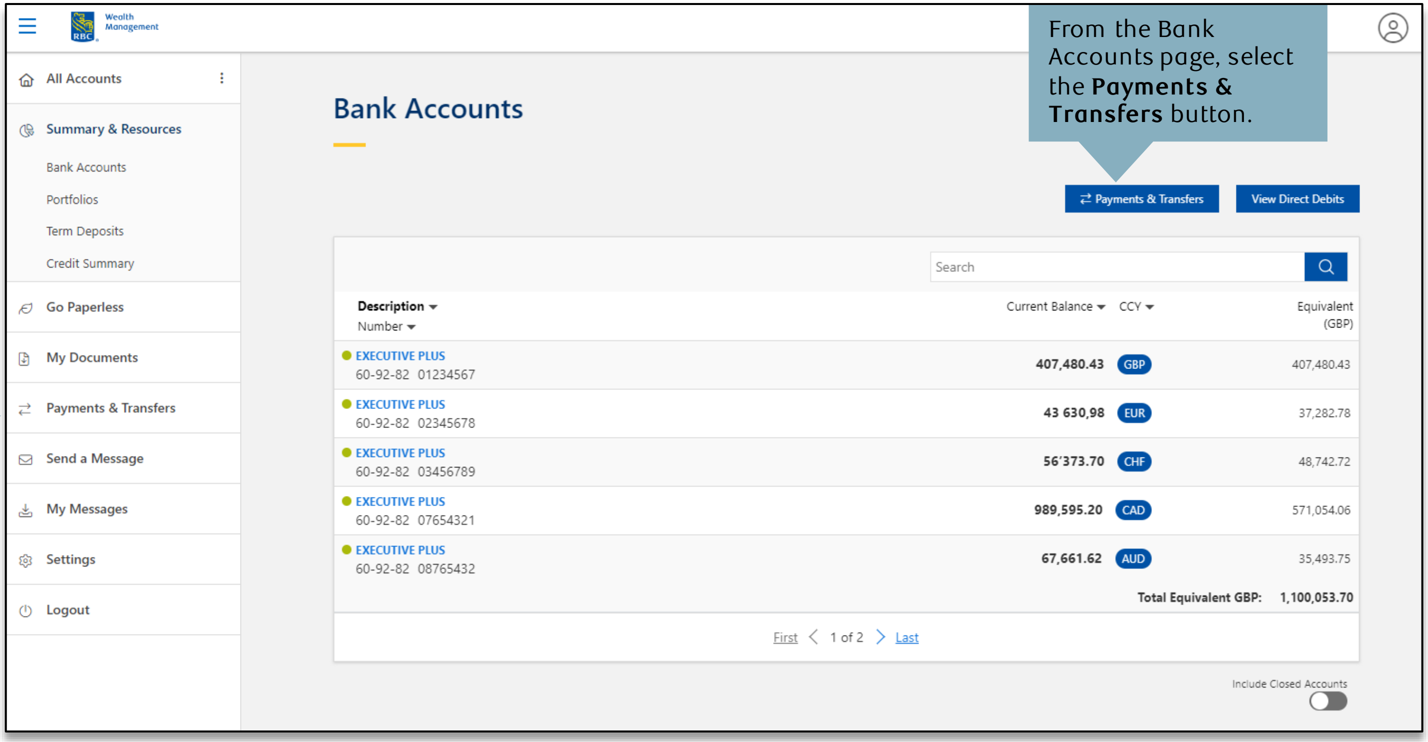
Further details on the selected guarantee are available by selecting the '**Guarantee Summary**' link.

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

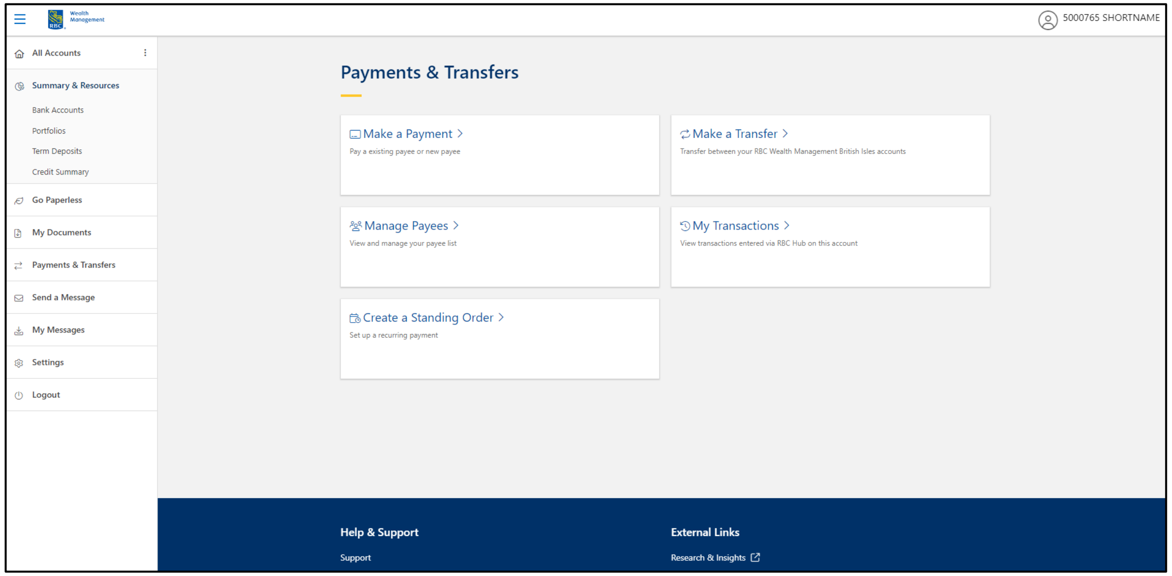
4. Transfers, payments and standing orders

Access **Payments & Transfers** from the left-hand menu at any time.

From the Bank Accounts page, select the **Payments & Transfers** button.



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**.

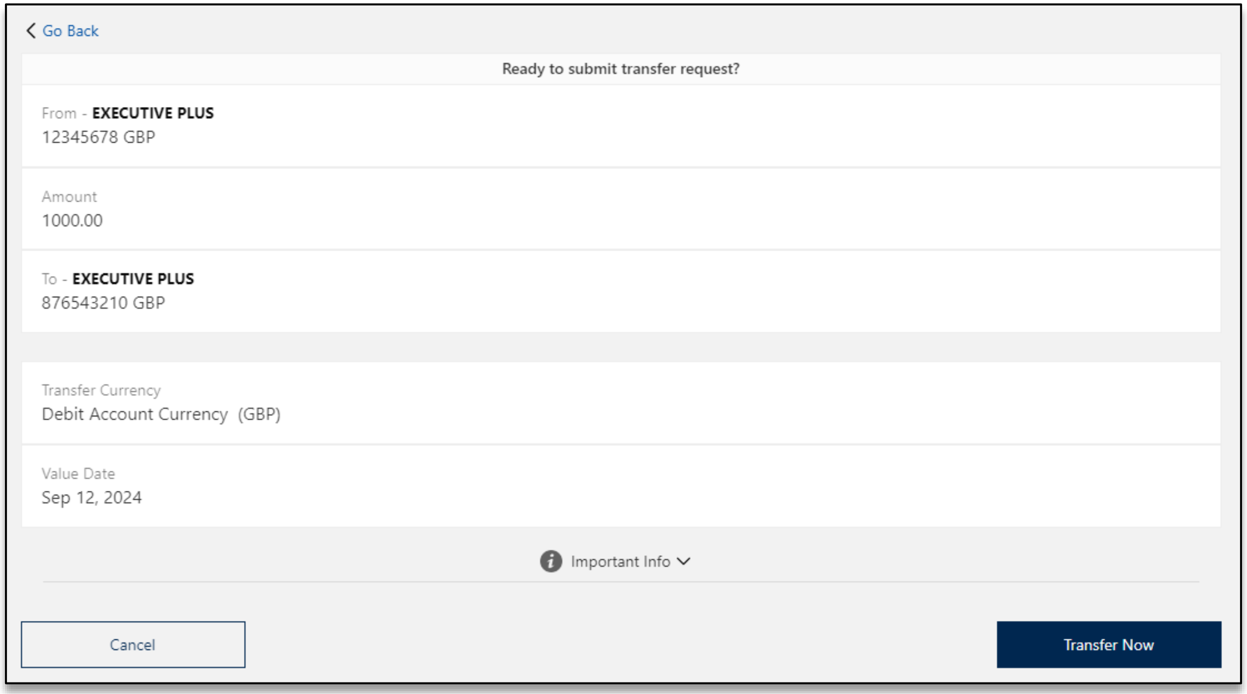
4. Transfers, payments and standing orders cont.

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:

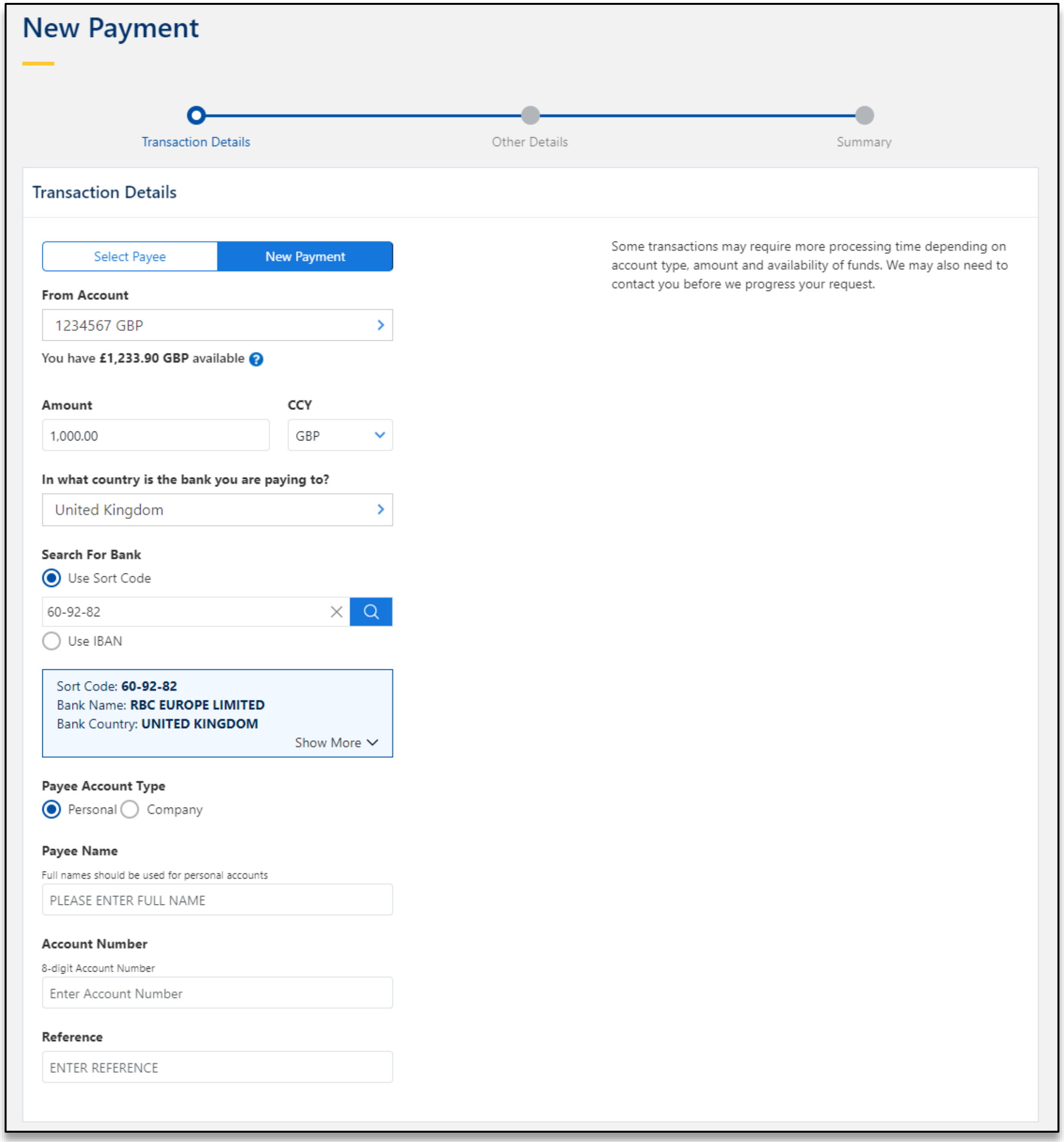
- Select the debit account by selecting the **From** option
- Enter the exact amount you wish to transfer
- Select the account you wish to credit by selecting the **To** option
- Confirm the transfer currency (for FX transfers)
- Confirm the required value date for the transaction to be processed.
 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



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



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:

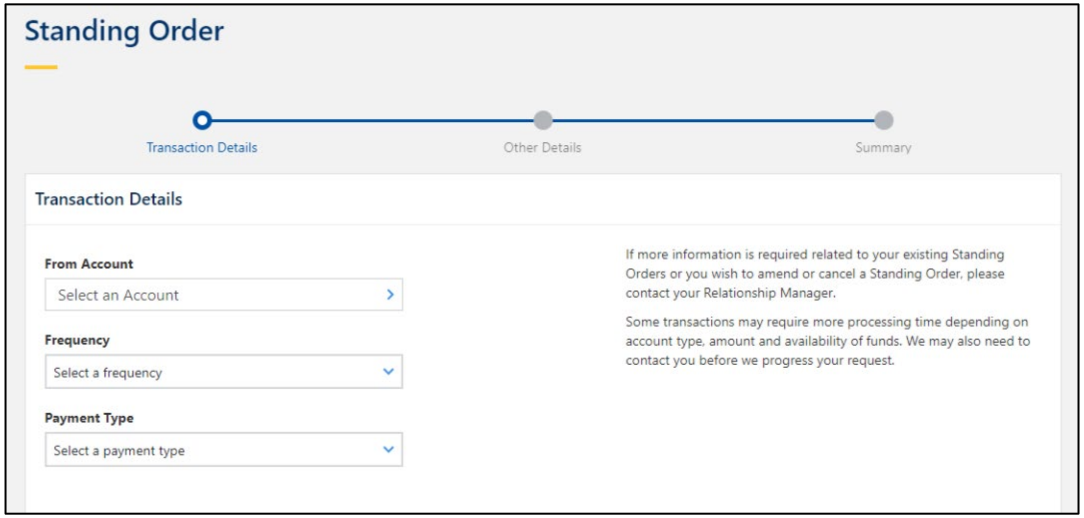
- Select the debit account in the ‘From account’ popup window.
- Enter the exact payment amount.
- Select the country of the bank that you are paying to.
- Search for the bank by Sort Code, IBAN, SWIFT or other national routing code.
- Select payee type – *are you paying to an individual or to a company?*
- 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



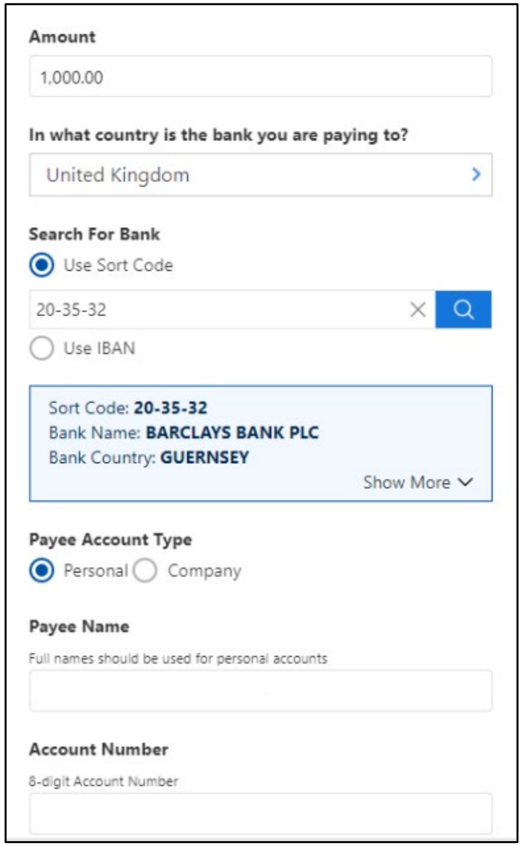
Use the create standing order screen to set up a recurring internal or bank transfer (i.e. pay money to an account at another bank).

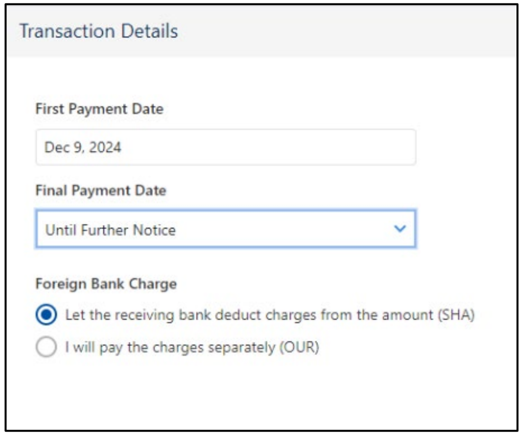
For a new standing order:

- 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.





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

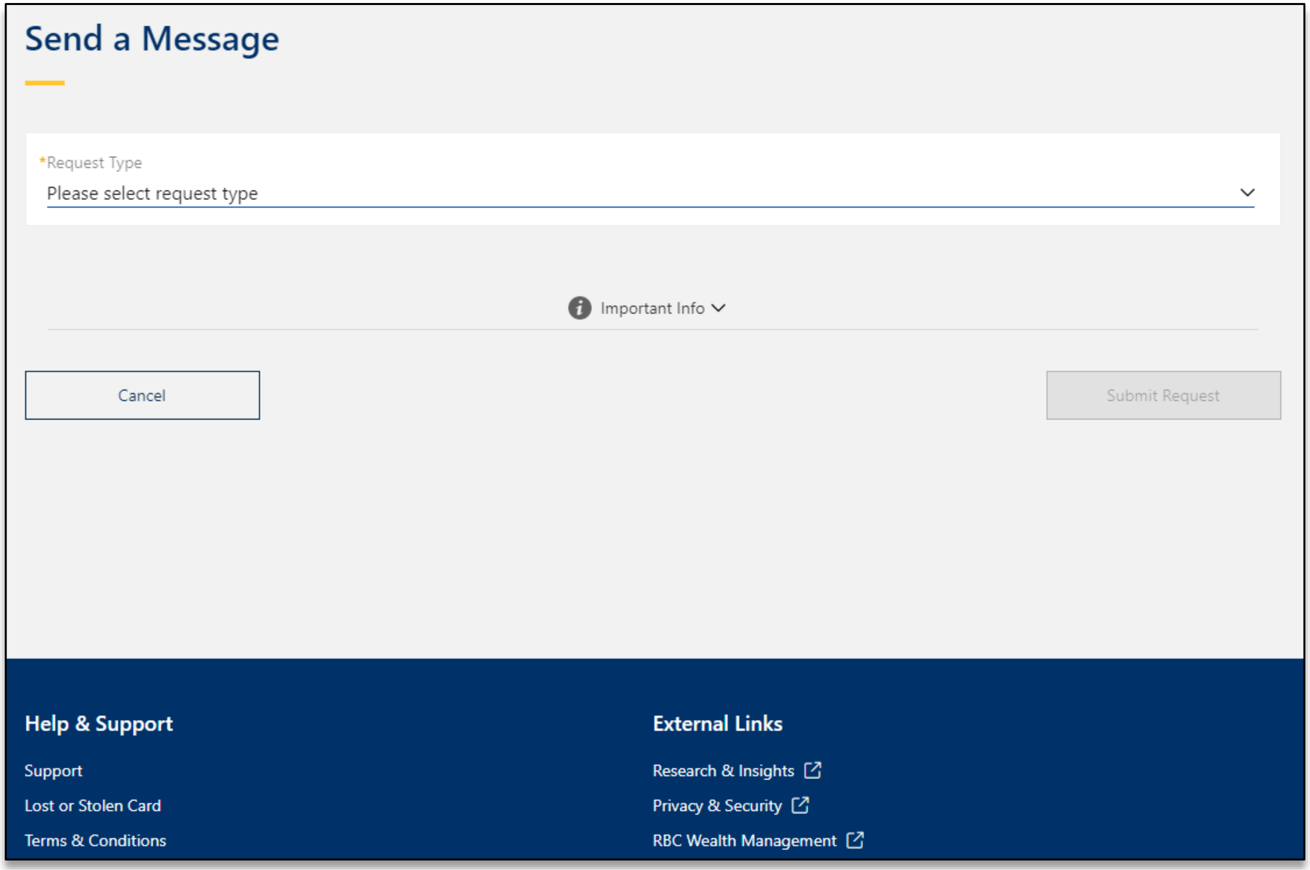
- Input the payment amount
- Select the country of the bank that you are paying to.
- Search for the bank by Sort Code, IBAN, SWIFT or other national routing code.
- Select payee type – *are you paying to an individual or to a company?*
- Enter the name of the person you are paying to.
- Enter the account 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.**

5. Service requests

5.1 Service requests: send a message



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

Available requests:

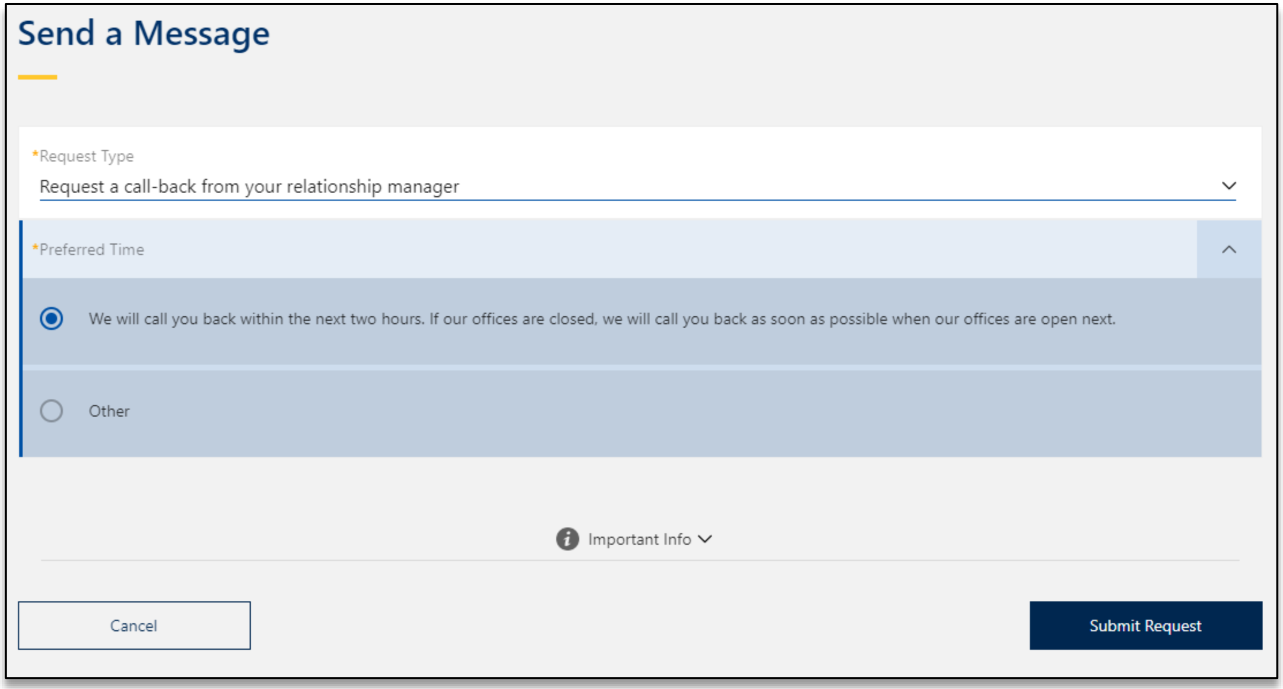
- Request a call back from your relationship manager
- Inform us of your travel arrangements
- Request to go paperless
- Change statement frequency
- Switch back to paper statements
- Send copies of account information to a third party
- Grant view only access to a third party
- Send us a secure message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



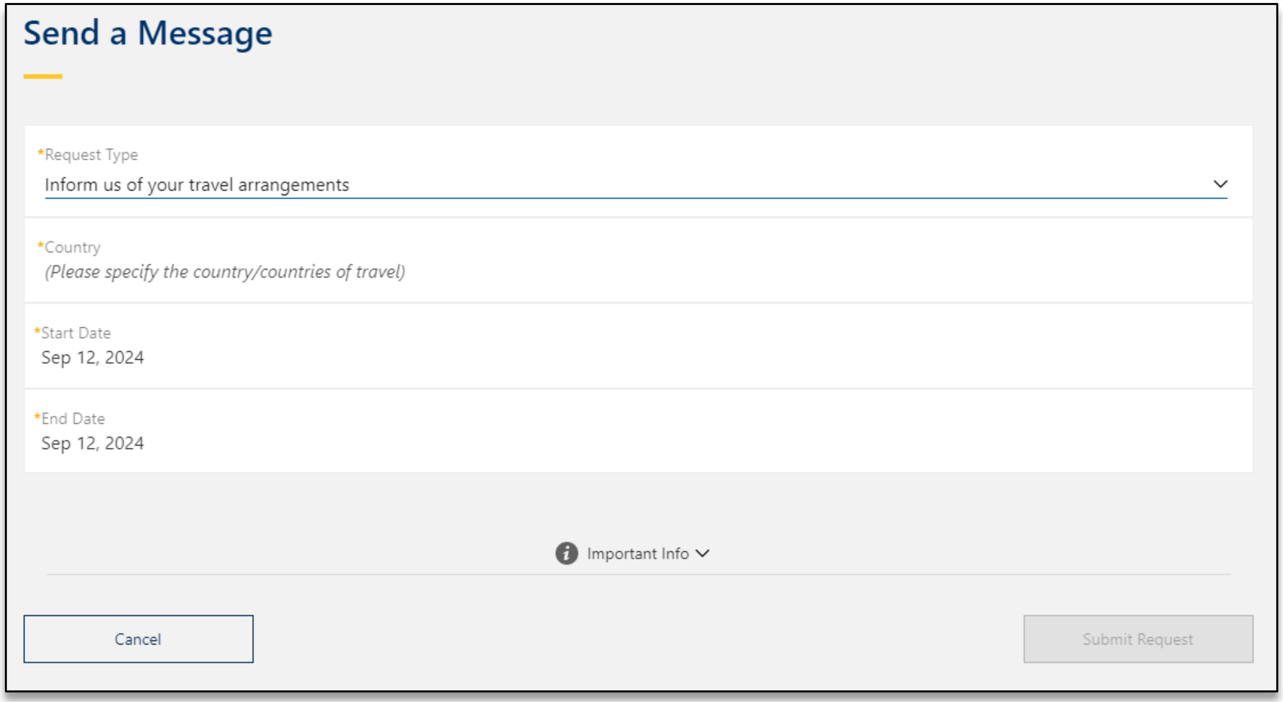
Select the '**Request a Call-back from RM**' and then you may select your preferred time, either:

- 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



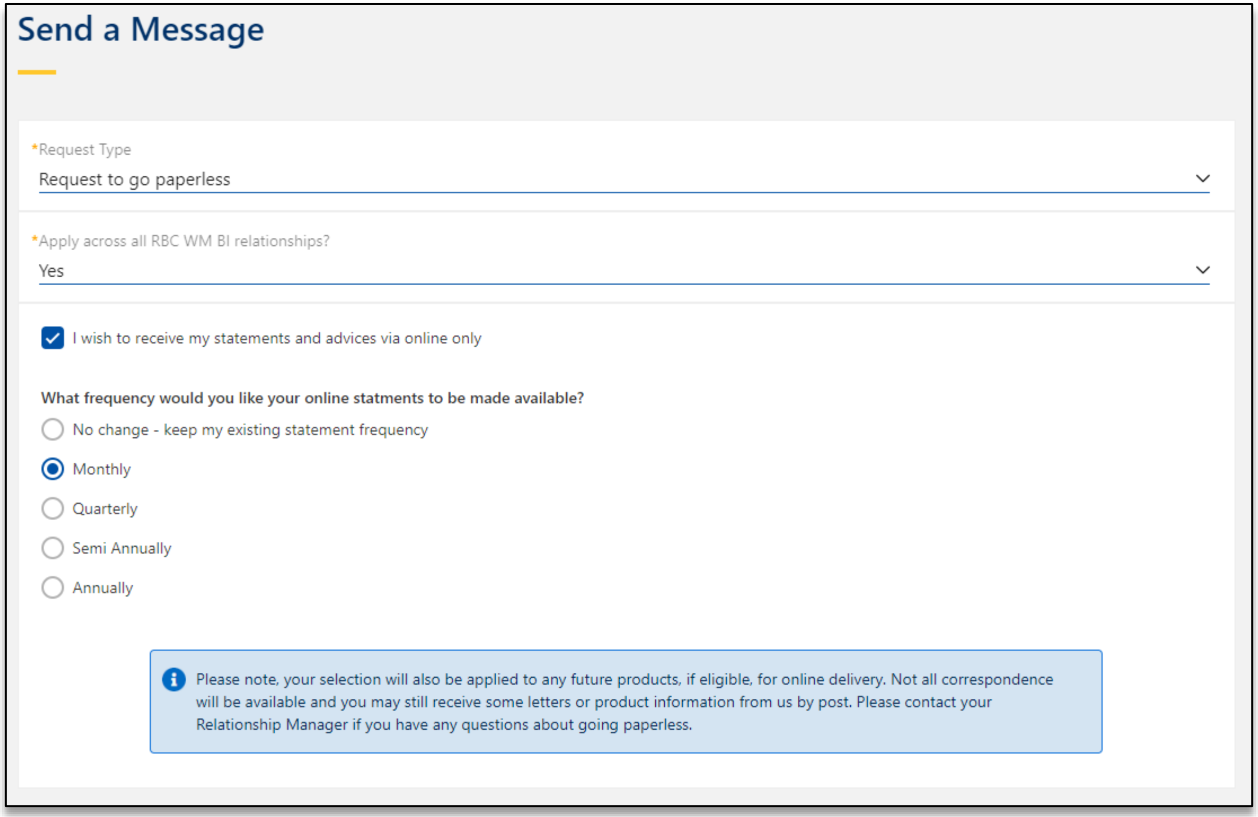
Select the '**Inform us of your travel arrangements**' option and then click on the Country text box and type the name(s) of the country / countries you will be travelling to.

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



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:

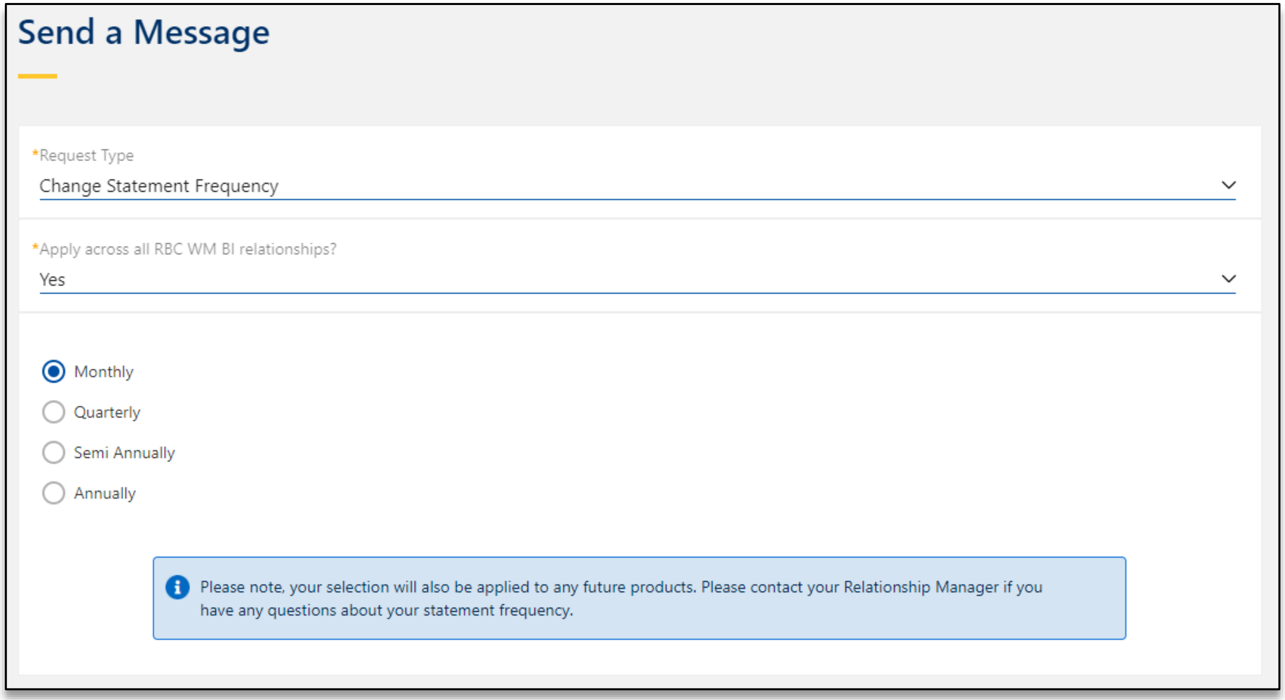
- Bank account statements
- Overdraft charge advice
- Retail FX confirmations
- Retail term deposit confirmations

You can also change your statement frequency.

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

5. Service requests cont.

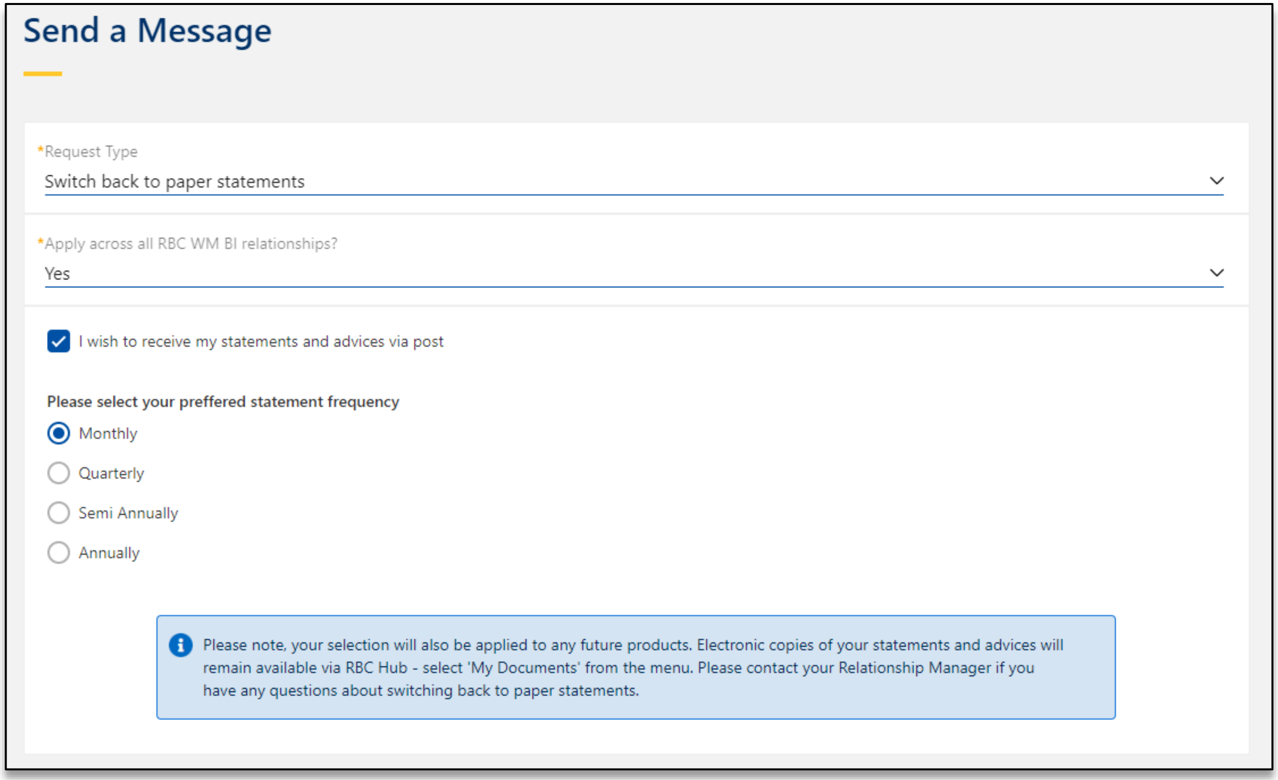
5.1.4 Change statement frequency



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

5. Service requests cont.

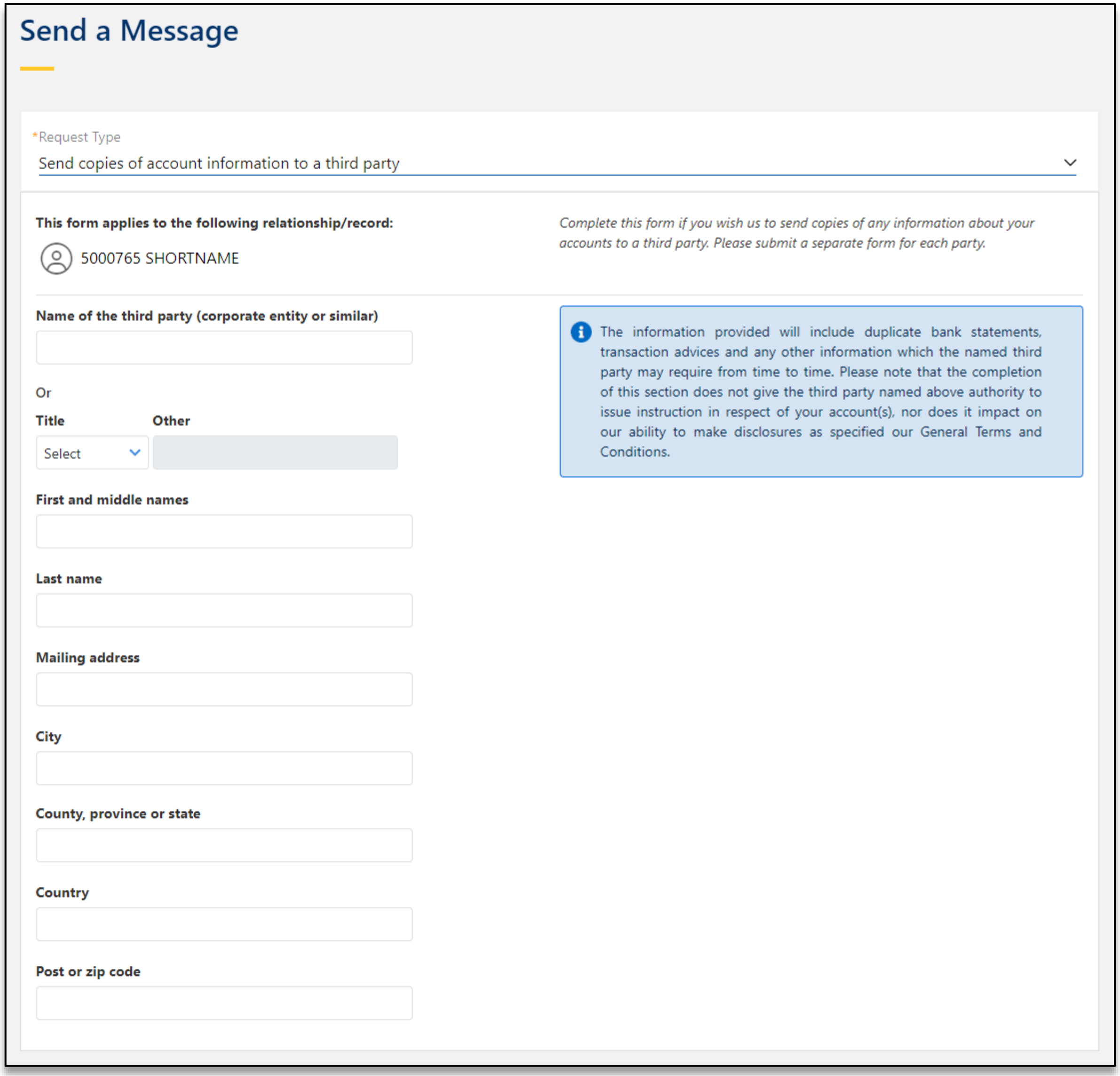
5.1.5 Switch back to paper statements



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 **Other**

Select

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.

First and middle names

Last name

Mailing address

City

County, province or state

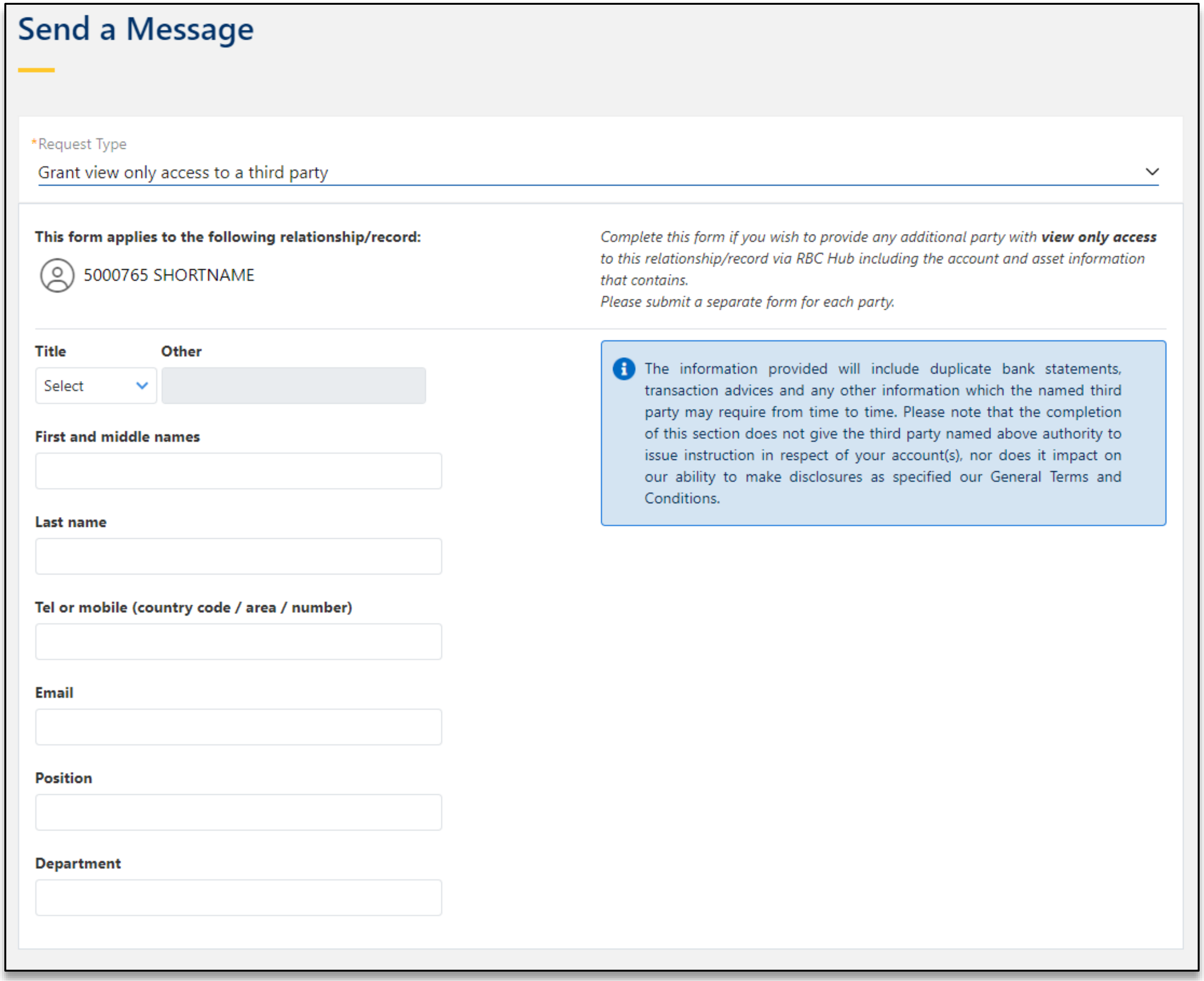
Country

Post or zip code

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

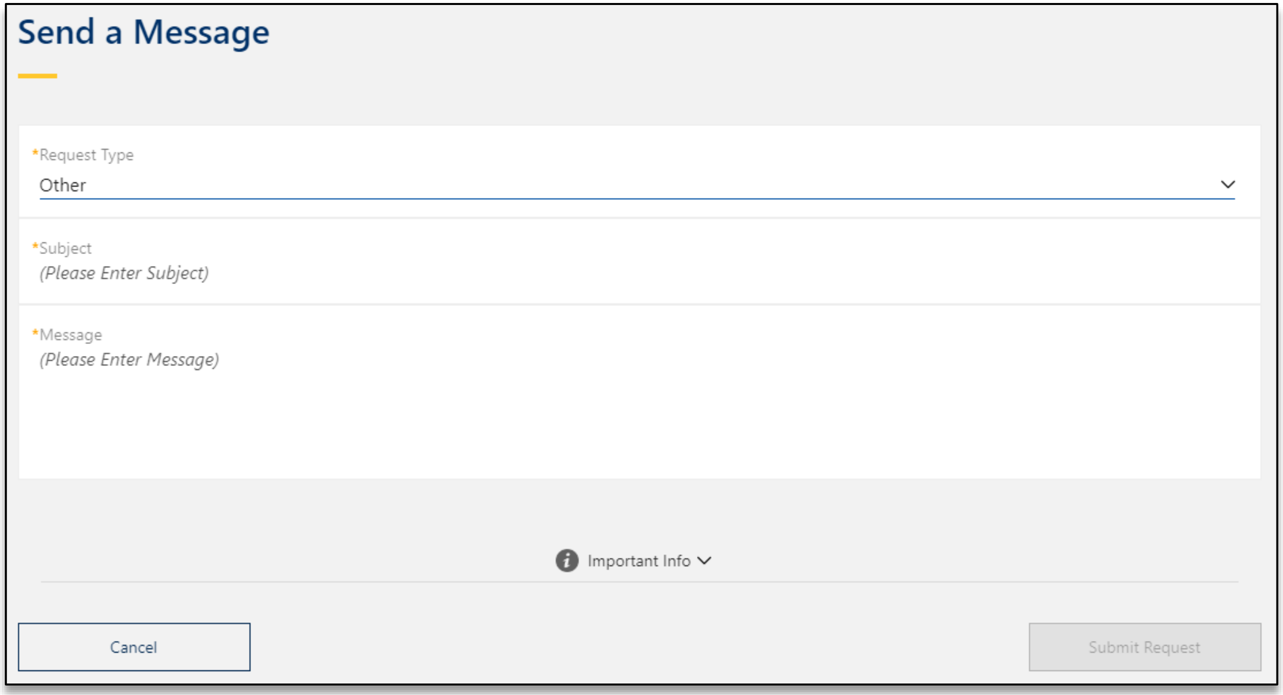
Department

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



To send us a secure message with an alterative 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.

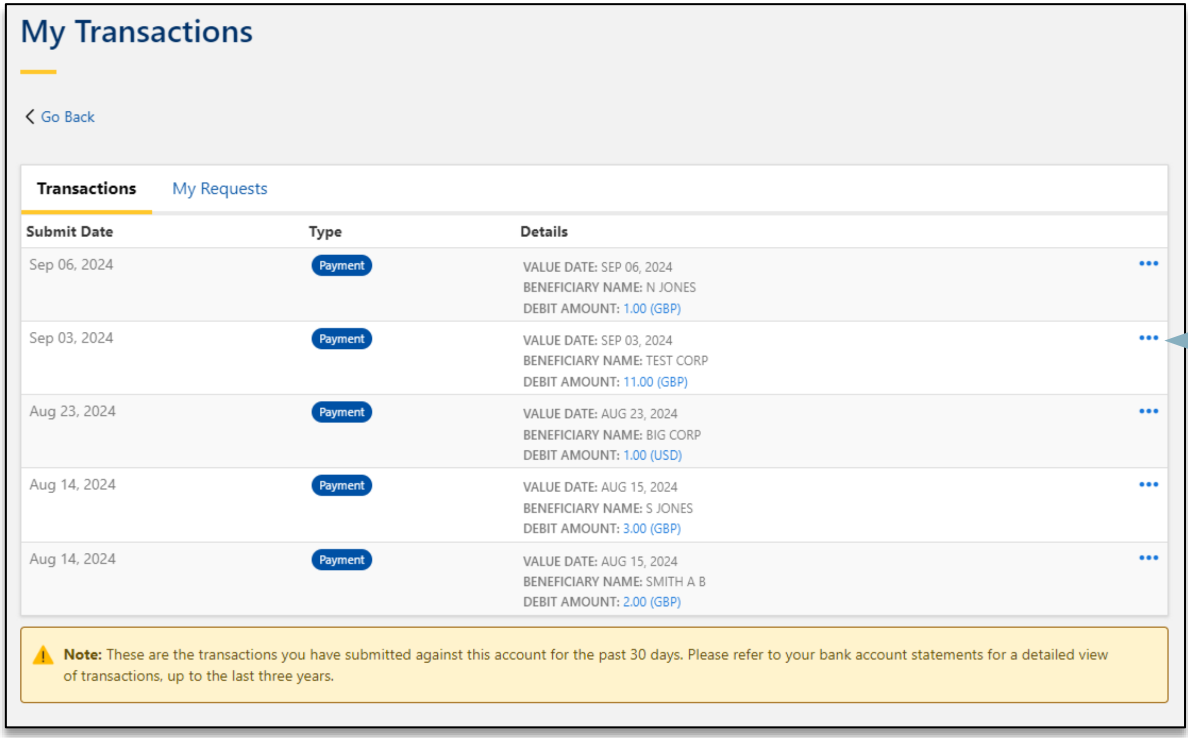
When your message is complete, just click '**Submit Request**' on the bottom right.

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.

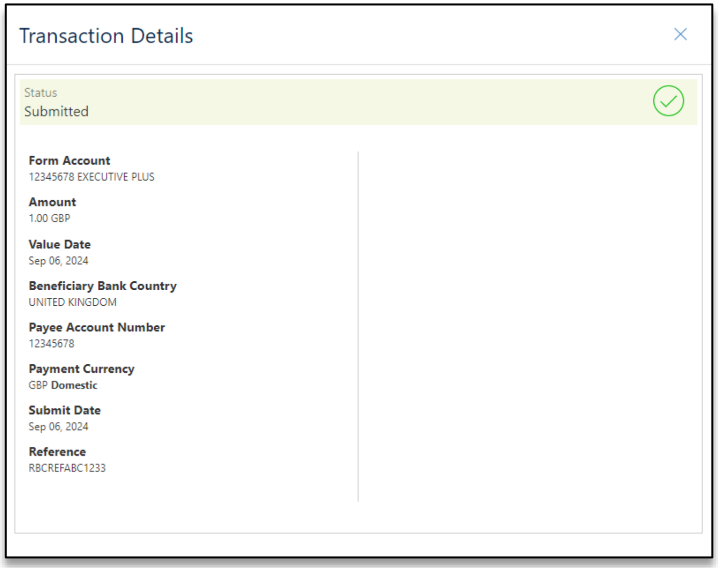
5.2 Viewing previous service requests and transactions



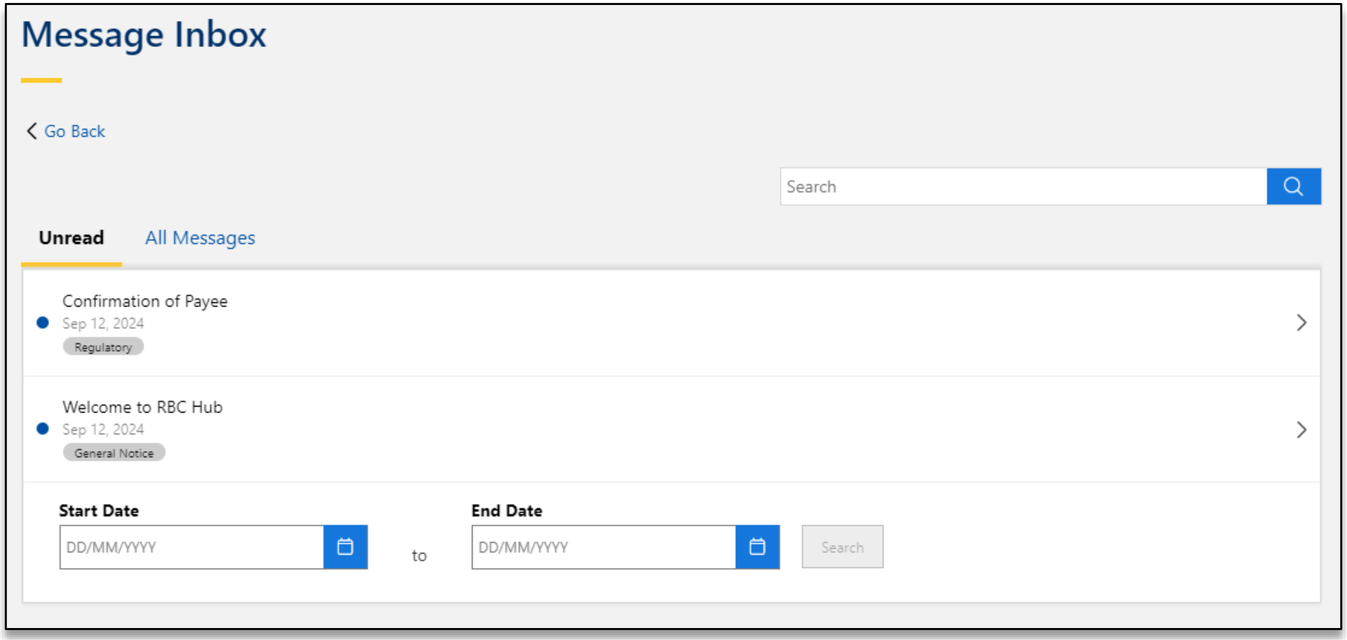
To view past transactions and messages (service requests) that you have previously submitted via RBC Hub, from the Payments & Transfers screen select **My Transactions.**

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.



6. Message centre



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.

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.