

## Business accounts

Fees waived for first three months upon enrolment<sup>4</sup>

### RBC Business Essentials® Fixed Fee Plans

- Choice of four plans; change to a different plan as your business grows
- Designed for clinics with consistent monthly transaction volumes

### RBC Business Essentials Variable Pricing Account

- Ideal for growing clinics with a variable number of monthly transactions
- Built-in discounts when transaction volumes grow to provide additional savings

## To finance your business projects<sup>2</sup>

RBC term loans	Preferred rates Amortization of up to 10 years
Leasing	Preferred rates Financing of up to 100% of equipment acquisition costs Cancellation of up to \$500 of negotiation fees
RBC Royal Business OperatingLine®	Preferred rates
Visa cards	Visa Business Avion Visa Business
Canada Small Business Financing (CSBF) loan	Amounts as established by government norms Financing of up to 100% of equipment acquisition costs

### Service partners

- ADP<sup>‡</sup> Canada Payroll Service — preferred pricing
- Moneris<sup>‡</sup> — payment solutions that are right for your business

RBC is positioned to provide sophisticated guidance to professionals who want to make the right financial decisions the first time, every time. For more information about our services, visit any RBC branch or call 1-800-807-2683.

You can also visit our website at [www.rbcroyalbank.com/prof-medical](http://www.rbcroyalbank.com/prof-medical).



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<sup>1</sup> ATM operator surcharge (also called convenience fee) may apply.

This banking package does not cover such fees.

<sup>2</sup> All credit facilities are subject to normal credit approval.

<sup>3</sup> Credit facilities must be less than \$500,000

<sup>4</sup> Special offers may be changed, withdrawn or extended at any time, without notice. Not available in combination with any other rate discounts, offers or promotions.

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<sup>‡</sup> All other trademarks are the property of their respective owner(s).

# Expert, customized, simple banking solutions for the busy professional

Preferred Banking Package for members  
of the Fédération des médecins  
omnipraticiens du Québec (FMOQ)



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## Banking services that are all about you

RBC® is pleased to offer a comprehensive, value-added banking package to members of the Fédération des médecins omnipraticiens du Québec (FMOQ).

This Preferred Package is designed to save you money. As a member of the FMOQ, you are entitled to multiple benefits including preferred pricing on loans.

### Professionals serving professionals

We understand the financial challenges you face because we're a team of professionals ourselves. We can deliver with confidence because we:

- Understand your specialized needs
- Customize solutions to fit your personal and professional requirements
- Simplify the process for your convenience
- Facilitate your personal and business banking



## RBC VIP Banking for general practitioners

- Discount on RBC VIP Banking® — a savings of \$235
- Joint operating account and co-applicant Visa<sup>+</sup> card — all the benefits available to your spouse at no extra cost
- Fixed annual fee for the full range of benefits

Annual fee <sup>1</sup>	\$125
Client Card	VIP Gold Client Card
VIP accounts	Up to four personal accounts including one U.S. dollar account
Monthly debit limit	Unlimited
Withdrawals at ATMs of other financial institutions (Interac <sup>+</sup> and PLUS <sup>+</sup> access) <sup>2</sup>	Unlimited on Canadian dollar accounts Not available on U.S. dollar account
Access to online and telephone banking	Free
Personalized cheques	Free on operating account
Overdraft protection <sup>3</sup>	Free up to \$10,000 (overdraft interest applies)
RBC Royal Bank® Eligible credit cards	Choice of one of these cards: – Visa Infinite <sup>+</sup> Avion – Visa Platinum Avion® – RBC Rewards® Visa Preferred – U.S. Dollar Visa Gold – RBC British Airways <sup>+</sup> Visa Infinite – Cathay Pacific <sup>+</sup> Visa Platinum – WestJet RBC World Elite Mastercard <sup>+</sup>
Interac e-Transfers	Free — unlimited
Small safe deposit box	Annual rebate of \$45
Stop-payments	Free
Drafts	12 free per year
Travel benefits	Exclusive to VIP

## To finance your personal projects<sup>2</sup>

- Busy schedule? We can come to you! Our mortgage specialists can meet with you at the time and place most convenient for you
- Get the lowest rate on your credit line
- Enjoy preferred rates with an automatic discount

	<b>RBC Royal Bank's best offer</b> No fee for: – Renewals – Transfers from another financial institution (prepayment charge not included) – Appraisals Mortgage Specialists available 24/7
Residential mortgages	
Royal Credit Line®	RBC prime rate
Personal loans	RBC target rate with maximum reduction of 1%
Car loans	Preferred rates with authorized dealerships

## RBC business account — cancelled fees<sup>3</sup>

- Business account with monthly fees cancelled
- Available to all clients who apply for the Preferred Package

Operating costs	Cancelled
Business Client Card	Free
Access to online and telephone banking	Free
Debits, credits, items on deposit, cash on deposit	Free