Real-Time Fund Transfers

RBC Dominion Securities now offers Real-time fund transfers via DS Online. With this capability, you are able to transfer funds into your RBC Dominion Securities accounts from any RBC Royal Bank account that is connected to your RBC client card provided that the accounts are in the same currency.

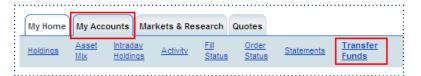
HERE'S HOW YOU CAN DO IT

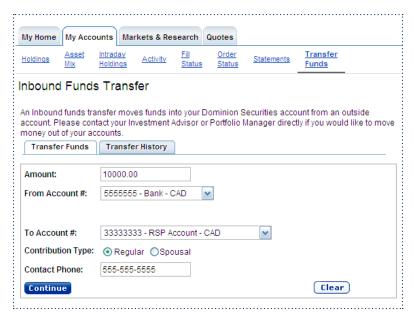
- 1. Log on to DS Online via www.rbcds.com, RBC Royal Bank Online Banking or through your Advisor's website. If you don't remember your ID/password, please speak with the DS Online Helpdesk at 1-888-820-8006. If you don't have access to DS Online, please speak with your Investment Advisor for assistance.
- 2. Once you've logged in to your DS Online session, click on the "Transfer Funds" link under the "My Accounts" tab.
- Once you're in the "Transfer Funds" page, you will need to enter the following information:
 - Amount of the transfer
 - The bank account <u>from</u> which the funds are to be transferred
 - The DS account <u>to</u> which the funds are to be transferred
 - The contribution type; either Regular or Spousal (this applies only to Spousal RRSP accounts)
 - Finally, enter your contact number in case we need to follow up with you

Note: You must first select the "From Account" before proceeding with the remainder of the steps. Also, please make note of the correct bank account number as bank account nicknames are not carried over to DS Online.

To the right is an example of how the page will look once you've completed it.

4. After clicking on "Continue", you will be presented with a confirmation page. If everything is in order, then click on "Confirm". If not, click on "Back" to reenter the correct information.

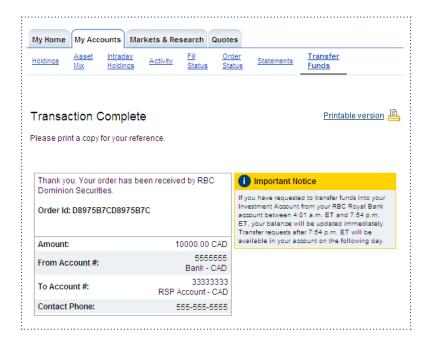








5. Once the transaction has been confirmed, a "Transaction Complete" page will appear. It will provide you with a reference number as well as the details of your fund transfer.



6. If you would like to check the status of your transfer, or if you'd like to view your transfer history, go back to the "Transfer Funds" page and select the "Transfer History" tab.

Note: Real-time fund transfers can only be used to transfers funds <u>INTO</u> an RBC Dominion Securities account.

