

Your guide to Internet Banking

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RBC Wealth Management™





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Potential clients should read and understand the Terms and Conditions relating to Internet Banking Services contained in the General Terms and Conditions applicable to Accounts maintained with Royal Bank of Canada (Channel Islands) Limited before registering to use the Internet Banking Service.

Royal Bank of Canada (Channel Islands) Limited ("the Bank") is regulated by the Guernsey Financial Services Commission to carry on deposit taking and investment business and to act as a custodian/trustee of collective investment schemes in Guernsey and is regulated by the Jersey Financial Services Commission in the conduct of deposit taking, fund services and investment business in Jersey. The Bank's terms and conditions are updated from time to time and can be found at www.rbcwminternational.com/terms-and-conditions-British-Isles.html. Registered Office: PO Box 48, Canada Court, St Peter Port, Guernsey, GY1 3BQ, registered company number 3295. Deposits made with the offices of the Bank in Guernsey and Jersey are not covered by the UK Financial Services Compensation Scheme. Copies of the latest audited accounts are available upon request from either the registered office: PO Box 48, Canada Court, St Peter Port, Guernsey, GY1 3BQ or the Jersey Branch: 19 - 21 Broad St, St.Helier, Jersey JE1 8PB. © Registered trademark of Royal Bank of Canada. ™Trademark of Royal Bank of Canada. Used under licence.



An Introduction: Your Guide to Royal Bank of Canada (Channel Islands) Limited's Online Services

Our online banking services provide you with the ability to:

- Review the current balance of your accounts
- Transfer funds between your accounts¹
- Make payments
- Receive electronic messages from your Client Service Officer
- Request account services such as new cheque books etc
- Review the transaction history of your account

¹ Subject to the terms of your account.



1. Internet security and your Banking

Royal Bank of Canada (Channel Islands) Limited treats security extremely seriously, and the privacy of your data is of utmost importance to us. Whether you're paying your bills or just checking your balance Royal Bank of Canada (Channel Islands) Limited have gone to great lengths to ensure your confidentiality and security. We use several layers of robust security methods including encryption and firewalls, among others, to ensure the confidentiality of your personal and financial information.

We ensure that encryption is used for all online banking sessions or whenever personal or financial information is requested of you.

Our systems are protected by firewalls, which are a combination of industrial strength computer hardware, and software that securely separates the Internet from our organization's internal web servers and computer systems. These firewalls prevent certain types of Internet traffic to its web servers to prevent unauthorized access.

We have also developed our system so that you have the option to increase your anonymity by asking it not to display your name and the source banner. This would be used if you wished to access your records in a situation where your screen may be seen by others. This option reverts to normal display each time you sign off. You can also adopt certain practices to help protect your security during online banking session. You should:

Protect your password: your password is the access key to your financial information. Make sure that you protect your password by memorizing it and not revealing it to anyone. Always choose unique passwords that include both letters and numbers and don't alternate between passwords. Do not choose passwords that are obvious like names, birthdays or telephone numbers that might be easy for others to figure out.

Change your password: it is important to change your password from time to time. This can be accomplished once you have accessed the site by clicking the 'Change Password' on the left-hand navigation bar.

Cache: most browsers cache images or files that you have viewed and store them locally to improve performance. It is recommended that:-

1. you set your browser so that no cache is created on your local disk
2. you do not use any option to remember passwords
3. you close your browser immediately after you complete your access to a secure site. This will mean that if you wish to carry out further Internet activities you will have to open the browser again but is best practice in limiting the storage of sensitive information on your machine.

For further information on these topics please refer to your browser's online help.

Remember to log out: it is important to properly log out after an online banking session. If you forget, we will automatically log you out after a period of **six (6) minutes** has elapsed with no activity.

Also remember that e-mail sent outside of online banking sessions is unencrypted and is therefore not considered secure. Do not send any personal or financial information when corresponding with Royal Bank Canada (Channel Islands) Limited by e-mail outside of the secure areas.



2. Here's how to begin

Step 1

What you will need to use our Online services

- Any computer with Internet connection running a minimum 40-bit encrypted version of Internet Explorer (IE) 5.5, 6 & 7 , Netscape 3, 4.75 & 6. Other browser versions are not supported. To keep up to date with current versions, please refer to the logon screen.
- 56Kb Modem
- Client Number provided by Royal Bank of Canada (Channel Islands) Limited
- Internet Banking access password provided by Royal Bank of Canada (Channel Islands) Limited

Step 2

How to get started


- Visit www.rbcwminternational.com
- After you have entered the Site, click 'Online Banking' from the left-hand navigation bar.
- Select 'Account Access'.
- Enter your 11 character Client Number and password. For added security, when you first sign in you will need to change your password and sign back in.
-
-

- Click sign in
- The system will now direct you to the Account Balances page, which gives you an overview of all accounts you hold.












3. Balances

3.01 How to check your account balances

Choose the account you are interested in by clicking on the yellow icon  on the left.

ACCOUNT BALANCES FOR : Mr. A. N. Other
Your Client Service Officer is : (RBC CSO assigned to Client) as at 14 Nov 2000 14:40:13 Jersey

BALANCES	Banking Accounts	Account	Cleared Balance	CCY	USD Equivalent*
Accounts					
REQUESTS	 Executive Plus	7654321	156,084.24	GBP	253,465.20
Payments List	 Fixed Term Funding	1234567	282,152.72	GBP	458,187.80
Payments	 Executive Plus	7777777	227,878.58	USD	227,878.58
Transfers	 Account Closed	8888888	0.00	GBP	0.00
General					939,531.58
Request Log					
BALANCES	Term Deposits	Contract	Amount	CCY	USD Equivalent*
ADMIN	 From 08 Oct 00 To 15 Oct 00 At 4.45%	1234567-005	756,643.78	GBP	1,228,713.83
Change Address	 From 14 Oct 00 To 15 Oct 00 At 4.24%	1111111-000	49,000.00	GBP	79,571.10
Change Password	 From 06 Nov 00 To 07 Nov 00 At 1%	2222222-000	412.00	GBP	669.05
Messages					1,308,953.98
Sign Out					
BALANCES	Offshore Funds	Units	Price	CCY	USD Equivalent*
List of Banking Agents	 RBC ROF - Euro Class	4019690	52.58	EUR	12,747.95
Information	 RBC ROF - Sterling Class	0.0000	38.53	GBP	0.00
Help					12,747.95
	Total				2,261,233.51

*NOTE: Equivalent estimated at the closing rate between currencies on our previous business day.

Once an account has been selected you will then be able to review any account's recent activity:

ACCOUNT ACTIVITY [Account Details](#)
Offshore Deposit Account (Sterling) Account No. 7001019 as at 14 Nov 2000 14:40:13 Jersey

BALANCES	Input Date	Value Date	Description	Payments	Receipts	Balance
Accounts	11 Nov 00	11 Nov 00	TERM DEP INTEREST		212.98	212.98
REQUESTS	The following transactions have not yet reached their value date and will have the illustrated effect on the account balance.					
Payments List			BROUGHT FORWARD BALANCE			212.98
Payments	11 Oct 00	10 Nov 00	FOREX DEAL - DEBIT	100.00		112.98
Transfers	11 Oct 00	01 Jan 00	SUNDRY DEBIT	100.00		12.98
General						
Request Log						
ADMIN						
Change Address						
Change Password						
Messages						
Sign Out						
MORE						

[Select History Period...](#)



Once you have clicked on “ **Account Details** ” on the top right-hand side of the previous screen you can then view your account details such as address, status of account, when it was opened, last statement date and frequency of statements plus accrued interest.

ACCOUNT DETAILS
 Offshore Deposit Account (Sterling) Account No. 7001019 as at 14 Nov 2000 14:40:13 Jersey

BALANCES	Account Name: A.N. Other	Account Type: OFFSHORE DEPOSIT ACCOUNT
Accounts	Address: No. 1	Status: Active
REQUESTS	The Test House	Date Opened: 20 Oct 1999
Payments List	Royal Bank	Date Closed:
Payments	Jersey	Statement Frequency: Monthly
Transfers	Postal Code: JE4 8RR	Last Statement Date: 14 Sept 2000
General	Hold Mail: No	Last transaction Date: 11 Feb 2000
Request Log		
ADMIN		
Change Address		
Change Password		
Messages	Credit Rate: 4.88	
Sign Out	Interest Payment Frequency: Semi-Annually	
MORE	Next Interest Payment Date: 20 April 2001	
List of Banking Agents	Accrued Credit Interest: 290.85	
Information	Accrued Debit Interest: 0.00	
Help	Cleared Balance: 156,084.24	
	Net Future Transactions: 0.00	
	Forecast Balance: 156,084.24	
	Interest Capitalization Account Number: 0	

OR

Click on “ **Select History Period...** ” to review a particular period of account activity:

For a set period by selecting ‘Set Period’, pulling down the menu and choosing from 30 days to 1 year. Then click ‘OK’

For a certain period by selecting ‘Between’ and completing the start and end dates. Then click ‘OK’
 You can also choose to review the **entire history** of your account by ticking ‘All on file’. Then click ‘OK’

SELECT ACCOUNT HISTORY
 Offshore Deposit Account (Sterling) Account No. 7001019 as at 14 Nov 2000 14:40:13 Jersey

Select a history period to view.
 Note that Today's and Future Transactions will not be shown.

Set Period 30 days

Between 1 / Jan / 2000 and 1 / Jan / 2000

All on file

OK




4. Requests

4.01 How to register your bills for payment

As a new Internet Banking customer you will first need to register payments that you wish to pay online.

- Click on 'Payment List' on the left hand navigation
- Click on **Create Payee**
- Complete all of the fields shown
- Print the page, sign it and mail it to us
- When finished use your 'Back' button on your browser.

RBC Wealth Management™

Online Services
as at 14 Nov 2000 14:40:13 Jersey

CREATE PAYEE

For your protection we do not accept 3rd party payee nominations over the internet or by telephone. This form should therefore be filled out, printed, signed by an account holder in accordance with the mandate and mailed to our address below.

The change will not become effective until the business day after the form is received by us.

Customer Name : Mr. A. N. Other
Customer Master Number : 18805001466

Payee Name :

Reference :

Account No. :

Bank Code :

Bank Name :

Branch :

Address :

Post Code :

Please complete the details below if you know which agent bank the payment should be routed through.

Agent Bank :

Agent Bank Address :


Post Code :

Signed

Mailing address :
Royal Bank of Canada (Channel Islands) Ltd, P.O. Box 194, 19-21 Broad Street, St Helier, Jersey Channel Islands,
JE2 8RR

Upon receipt of your correctly completed and signed instructions we will register these onto our system in order that you may view and amend when required.



- From Payment List you can also review the 'List of Payees' and get details on each one by clicking on the yellow icon  on your left.



PAYEE LIST Online Services
as at 14 Nov 2000 14:40:13 Jersey

BALANCES		Payee:		
Accounts	Name:	Reference/Account:	Bank Name:	
REQUESTS	 Mr V. Visa	87654321	Money Bank	
Payments List	 Telecoms	123456789	HSBC	
Payments	 Electricity Company	102938475	Lloyds TSB	
Transfers				
General				OK
Request Log				
ADMIN				
Change Address				
Change Password				
Messages				
Sign Out				
MORE				
List of Banking Agents				
Information				
Help				



4.02 How to create a payment

- Click on 'Payments' from the left-hand navigation bar.
- Select the account you want to debit from the pull down menu in 'From'
- Select the account you want to credit from the pull down menu in 'To' (the pull down menu gives you access to the list of payees you have registered)
- Then select the 'Amount' and 'Payment Method'
- If you are making regular payments, you can then choose to use the 'Memorised Option' feature to make these payments automatic. You just need to select:
 - The 'Frequency' in the pull down menu
 - The starting date by selecting a date in 'Starting On'
 - The number of times you want to see the operation renew in 'How many times'
- Then click 'Save'.
- The system will generate a confirmation notice giving details of the payment. To confirm your payment click 'Yes'. If you do not wish to proceed with the payment or some details are incorrect click 'No' and you will return to the 'Create Payment' screen.

RBC Wealth Management™

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CREATE PAYMENT

BALANCES
Accounts

REQUESTS
Payments
List

Payments
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ADMIN
Change
Address
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From: Offshore Deposit Account - 7001019 (GBP) ▾

To: Mr V. Visa - Money Bank ▾

Amount: .

Payment Method: Cheque ▾

To memorise this transaction to run in the future, please enter the following :

MEMORISED OPTION

Frequency: Once ▾

Starting On: 10 ▾ / Jun ▾ / 2000 ▾

Always pay on: day 10 ▾ of the month or
 last business day of the month


How Many Times:*

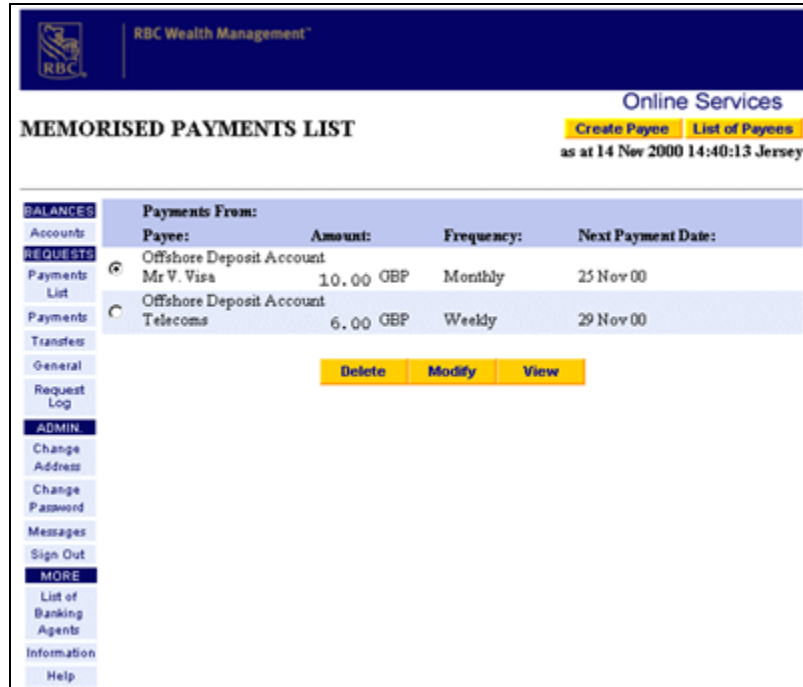
* Enter '999' if you wish the payment to continue until you cancel.

Save **Don't Save**

Note: Any Payment falling due on a non-business day will be made on the next business day.

4.03 How to review the list of payments you have made

- Click on 'Payments List' from the left-hand navigation. From this screen you can see an overview of the memorised payments you have set up. You can see who the payment is to, its frequency, the amount and when the next payment is due. If you wish to see more detail about a payment then click the yellow 'View' button  at the bottom of the screen.



MEMORISED PAYMENTS LIST Online Services
Create Payee List of Payees
as at 14 Nov 2000 14:40:13 Jersey

BALANCES		Payments From:			
Accounts	Payee:	Amount:	Frequency:	Next Payment Date:	
REQUESTS	Offshore Deposit Account				
Payments	Mr V. Visa	10.00 GBP	Monthly	25 Nov 00	
List	Offshore Deposit Account				
Payments	Telecoms	6.00 GBP	Weekly	29 Nov 00	
Transfers					
General					Delete Modify View
Request Log					
ADMIN					
Change Address					
Change Password					
Messages					
Sign Out					
MORE					
List of Banking Agents					
Information					
Help					

4.04 How to delete or modify memorised payments

- Click on 'Payments List' from the left-hand navigation bar.
- Select the payment you wish to delete or modify
 - Click on 'Delete' if you want to delete the remaining payments you memorised. The system will show confirmation of the payments you wish to delete, if you want to proceed then click 'Yes', if you do not then click 'No' and return to the Payments List screen.
 - To modify a memorised payment, highlight which payment you wish to change and then click on 'Modify'. You can then choose to modify the account to be debited, the amount to be paid, the payment method, the frequency of the payment and the number of payments left to pay (by changing the 'Payment Remaining' field). Then click 'Save' to make your changes and 'Yes' to confirm your modification.

4.05 How to create a transfer

- Click on 'Transfers' from the left-hand navigation bar.
- Select the account you want to debit using the pull down menu in the 'From' field
- Select the account you want to credit using the pull down menu in the 'To' field
- Fill in the 'Amount' you wish to transfer
- Choose the currency you wish the transfer to be made in by either clicking the 'From Account' (the account to be debited) or the 'To Account' (the account to be credited)
- Then click 'Save'. The system will then generate a confirmation of your transfer request. If you wish to proceed with the transfer then click 'Yes'. If you do not wish to proceed click 'No' and return to the 'Create Transfer' screen.



The screenshot shows the 'CREATE TRANSFER' page in the RBC Wealth Management online services. The page has a dark blue header with the RBC logo and 'RBC Wealth Management' text. Below the header, the title 'CREATE TRANSFER' is displayed on the left, and 'Online Services as at 14 Nov 2000 14:40:13 Jersey' is on the right. A left-hand navigation bar contains several menu items: BALANCES, ACCOUNTS, REQUESTS, Payments, List, Payments, Transfers, General, Request Log, ADMIN, Change Address, Change Password, Messages, Sign Out, MORE, List of Banking Agents, Information, and Help. The main content area contains the following fields and options:

- From:** A dropdown menu showing 'Offshore Deposit Account - 7001019 (GBP)'.
- To:** A dropdown menu showing 'Fixed Term Funding - 7800014 (GBP)'.
- Amount:** A text input field with a decimal point and a separate box for the cent value.
- Currency:** Two radio button options: 'From' Account and 'To' Account.
- Buttons:** Two yellow buttons labeled 'Save' and 'Don't Save'.

4.06 How to Use Request Log

Click on 'Request Log' from the left-hand navigation bar, you can now access the list of all of the transfers that you have requested and their status, e.g. processing, clearing.



4.07 How to make a general request

- Click on 'General' from the left-hand navigation bar.
- From this screen you can request, for any of your accounts, a cheque book, up to date statement, interest certificates, a copy of a cheque or you can stop a cheque. Where applicable, supply as much information as you can in the 'Additional Information' field as this may help speed up your request.
- Once you click on 'OK' the system will then generate a confirmation of your general request. If you wish to proceed with the request then click 'Yes'. If you do not wish to proceed click 'No' and return to the 'General Request Form' screen.


GENERAL REQUEST FORM as at 04 Oct 2001 21:58:52 Jersey

BALANCES Accounts Miles REQUESTS Payments List Payments Transfers General Request Log ADMIN. Change Address Change Password Messages Sign Out MORE List of Banking Agents Information Help	<p>Name: _____ Customer Master No.: _____</p> <p>Please Send By Mail <input checked="" type="radio"/> Fax <input type="radio"/></p> <p>For my account <input type="text" value="Offshore Deposit Account - 7000573 (GBP)"/></p> <p>Please check one box only</p> <p>A cheque book <input checked="" type="radio"/> Not available on Term or Unit Trust Accounts. If not the same currency as the account please specify below.</p> <p>An up to date statement <input type="radio"/> If back copies required please give dates below.</p> <p>Interest certificates <input type="radio"/> The year to the last 31st December will be assumed unless another period is detailed below.</p> <p>Copy cheque <input type="radio"/> Please detail cheque number, amount and date below.</p> <p>Please stop cheque <input type="radio"/> Please detail cheque number, amount, date and reason for the stop below.</p> <p>Send message to Client Service Officer <input type="radio"/> Please use the message box below.</p> <p>Additional information</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
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4.08 How to change your address

- Click on 'Change Address' from the left-hand navigation bar.
- Complete all of the fields shown
- Print the page, sign it and mail it to us
- When finished either use your 'Back' button on your browser or click on any of the options in the left-hand navigation bar (depending on what you wish to do next).

4.09 How to Review Your Messages

- Click on "Messages" from the left-hand navigation bar.
- Select the message you wish to view by clicking on the yellow icon  on the left.
- After viewing the message you have the option of deleting or saving your message.

4.10 How to Change Your Password

- Click on 'Change Password' from the left-hand navigation bar.
- Enter your current Password.
- Enter your new password and confirm by reentering your new password.



RBC Wealth Management™

Online Services
as at 14 Nov 2000 13:39:05 Jersey

CHANGE PASSWORD

Please enter your current password followed by your new password (6 to 32 characters)

Current password:

New password:

Confirm New password:

OK Cancel

5.0 Miscellaneous

5.1 Banking Agents

- Click on 'List of Banking Agents' from the left-hand navigation bar if you wish to view the list of our banking agents for the different currencies offered.

5.2 Information

- If you would like more information about the products and services offered by Royal Bank of Canada (Channel Islands) Limited and Royal Bank of Canada's Global Private Banking network then click on 'Information' from the left hand navigation bar and a new browser window will open (please note that this new browser session is not secure) and you will be connected www.rbcwminternational.com where you will have access to:



- The latest interest rates
- Information about the range of products and services provided by Royal Bank of Canada's Global Private Banking network
- Publications such as the Global Money Guide (a publication highlighting various trends and providing solutions to a variety of wealth management issues) and Global Investment View (a quarterly publication providing an in-depth market analysis and comment on the world's equity, bond and currency markets)

6.0 Signing out

When you have finished your session and you wish to leave Royal Bank of Canada (Channel Islands) Limited's Online Services you can do so by clicking on 'Sign Out' on the left hand navigation bar. You will then be given confirmation of the end of your session and the option to either sign back in or move to www.rbcwminternational.com. Please note that you are now in an insecure environment.

7.0 Further Assistance

If you require further assistance with any aspect of Royal Bank of Canada (Channel Islands) Limited's Online Services please telephone our helpline on +44 (0) 1534 283888 or, if you would prefer, contact your Relationship Manager.