



# Fiduciary Treasury Service

Providing cash management solutions for our private clients, their companies and their trusts



**Founded in 1864, RBC is Canada's largest bank and one of the world's premier diversified financial services companies.**

RBC is a financially solid and stable organisation with a strong balance sheet and credit rating. Its consolidated operations have been consistently profitable for many years with an AA- rating from Standard & Poor's and an AA rating from both Fitch and DBRS (Dominion Bond Rating Service).

RBC's international wealth management operation serves high net worth individuals and niche institutional clients in select markets around the world. Our offices are located in regions recognised for their flexibility and security they provide our clients and for the integrity of their financial and regulatory systems.

**RBC Wealth Management provides the following services:**

- Banking and credit services
- International trust and fiduciary services
- Discretionary investment management
- Advisory investment management
- Alternative investments
- Global custody and fund administration
- Tax consultancy.

**RBC Treasury Services (CI) Limited**

RBC Treasury Services (CI) Limited is a Jersey based, specialist provider of cash management and treasury services to high net worth private, corporate and institutional clients and related trusts.

In addition to our core offering, the Fiduciary Treasury Service, we also offer a full treasury execution capability to help ensure that your short, medium and long-term cash management needs are managed as effortlessly and beneficially as possible.

## Our approach

At RBC Treasury Services (CI) Limited, we combine the industry experience of our team with the negotiating power of a global, blue-chip institution like RBC to provide you with a multi-bank cash management solution.

Our Fiduciary Treasury Service is primarily a cash management service that allows you to have as much or as little input as you wish into the day-to-day management of your cash portfolio.

At the outset of the relationship we will typically ask you to define specific cash investment guidelines to which our team of professionals can operate. However, should you wish to maintain a greater element of control, this can be achieved through regular, ongoing dialogue with ourselves, enabling you to specify the most suitable cash placements based on your individual requirements.

## Fiduciary Treasury Service

**As a client of our Fiduciary Treasury Service, the associated features, benefits and advantages are both numerous and significant:**

- Access to multiple counterparties without the need to complete multiple applications
- Access to a range of fiduciary deposits and other cash management solutions ranging from call to multi-year fixed
- Potential to achieve higher rates of interest
- Assurance that your funds are being managed on your behalf
- Ability to maintain some control over cash investment strategy.

All counterparties that RBC Treasury Services (CI) Limited places funds with have been officially approved by RBC's Group Risk Management team. These counterparties are monitored on an ongoing basis and the Risk Management team provide ongoing advice and counsel in relation to counterparty risk.

## How it works

**The Fiduciary Treasury Service makes it simple for you to increase the effectiveness of your cash portfolio.**

**Here's how it works:**

- Complete the required agreement to engage with RBC Treasury Services (CI) Limited and provide all necessary client due diligence documentation
- Determine your required level of involvement in the ongoing management of your cash portfolio
- Discuss your specific cash management objectives with one of our industry professionals.

Should you choose, as with most of our clients, to delegate the day-to-day management of your cash portfolio to us, we may need to provide you with a cash management proposal summarising your situation and objectives. From here, we will propose specific solutions tailored entirely around your needs.

Once your accounts are open, we will take on the management of your cash portfolio, allowing you the level of involvement that best suits your circumstances.

Fees for the service are typically deducted from the income once it is paid by the counterparty bank, ensuring that you have no separate management fees to pay.

We then interact with you on an ongoing basis to ensure that we always understand your objectives and can alter the cash management strategy as appropriate.



## Other treasury services

Outside of the Fiduciary Treasury Service, our clients are also able to access a comprehensive range of treasury execution services, via Royal Bank of Canada (Channel Islands) Limited, for example:

- Foreign exchange execution services (2-7 days settlement value)
- Structured cash deposits such as Dual Currency Deposits.

## Eligibility

We require new clients to have minimum investable cash assets of £2million or currency equivalent, although exceptions may be made in certain situations.

## Contact us

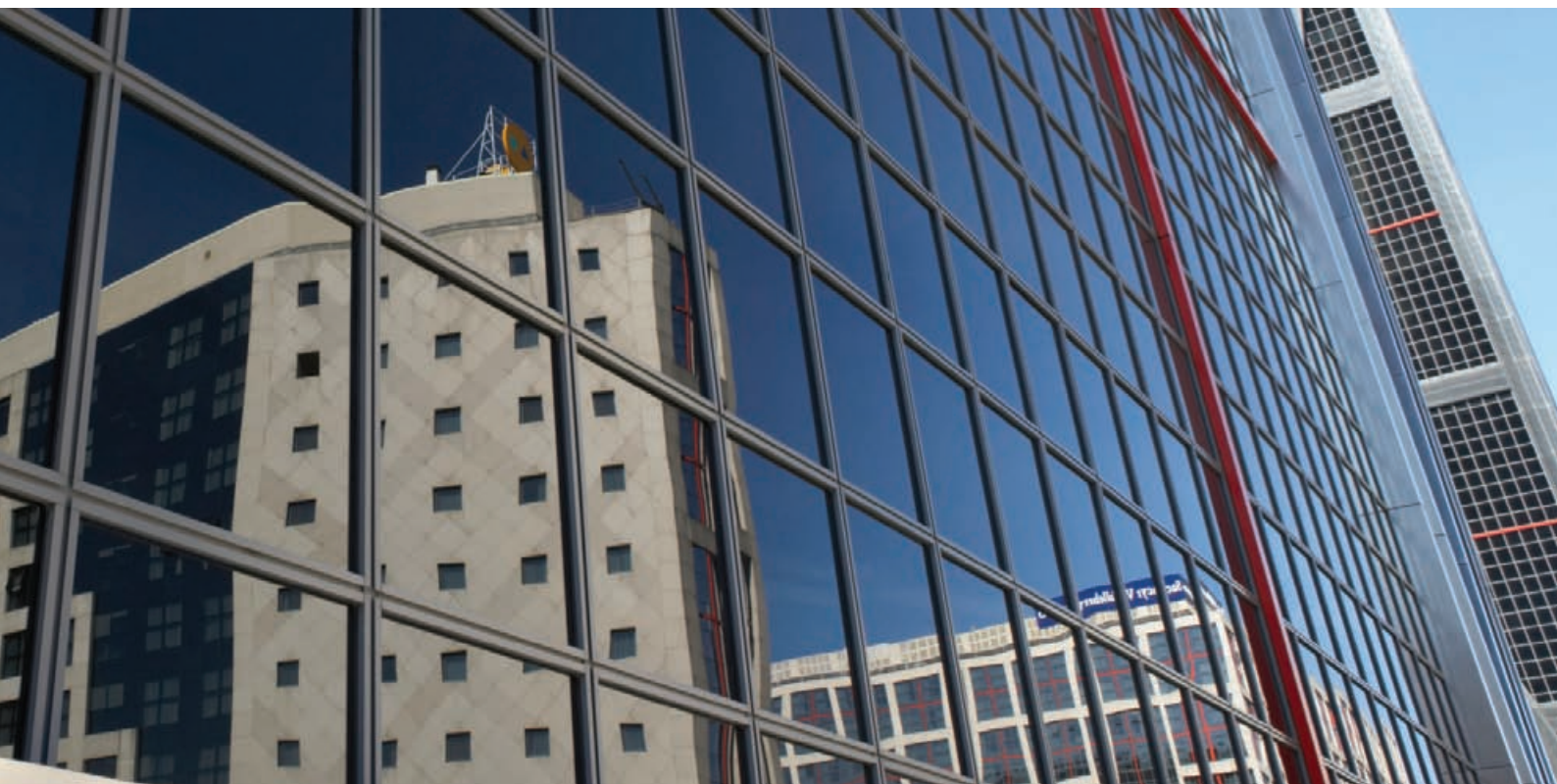
To find out more about the benefits of a relationship with us, please contact:

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**RBC Wealth Management**

RBC Treasury Services (CI) Limited (“the Company”) is regulated by the Jersey Financial Services Commission in the conduct of investment business. The Company’s terms of business are updated from time to time and can be found at [www.rbcwminternational.com/terms-and-conditions-British-Isles.html](http://www.rbcwminternational.com/terms-and-conditions-British-Isles.html). Registered Office: 19-21 Broad Street, St. Helier, Jersey, Channel Islands, JE1 2PB, registered company number 83758.  
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