

Overdraft interest rates – Royal Bank of Canada (Channel Islands) Limited (the “Bank”)

Interest on unauthorised overdrafts will be charged at the Bank’s unauthorised overdraft rate.

This will be determined based upon the total of:

- (i) the Bank’s base rate for the currency concerned
- (ii) the specific additional interest rate margin applicable to the type of account concerned

The Bank’s base rate for the major currencies is linked to the following external rates:

Sterling: [the official Bank of England Base Rate](#)

US Dollars: [the US Dollar Prime Rate](#)

EURO: [the European Central Bank Repo Rate](#)

Canadian Dollars: [the Canadian Prime Rate](#)

Details of the basis upon which the base rates are determined for other currencies are available upon request.

Details of the overdraft rate and the frequency/dates upon which debit interest will be applied on an account can be obtained by clients through:

- the Bank’s Online Banking Services; or
- contacting their Primary Relationship Manager

If you require any further information regarding your account or overdraft rates, please contact your Primary Relationship Manager.

The Bank reserves the right to change the external reference rate to which any Base Rate is linked, without prior notice.

This document is issued by Royal Bank of Canada (Channel Islands) Limited (“the Bank”), which is regulated by the Guernsey Financial Services Commission in the conduct of deposit taking and investment business and to act as a custodian/trustee of collective investment schemes in Guernsey and is also regulated by the Jersey Financial Services Commission in the conduct of deposit taking, fund services and investment business in Jersey. The Bank’s General 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: Canada Court, St. Peter Port, Guernsey, Channel Islands, GY1 3BQ, registered company number 3295.

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ADV/11/289 (01/12)