

# Wilfrid Laurier University

## Student MBA Banking Package



**Student banking that's built for you:** While you focus on your studies and all that student life has to offer, the last thing you need to worry about is making ends meet. That's where we can help. You have lots of options when choosing a financial institution. At RBC, we provide the advice, banking services and business resources you need to establish a budget, finance your tuition and manage student debt. We've put together a flexible package of banking services to help you save money.

**Free Financial Review and Advice:** RBC Royal Bank specializes in serving the financial needs of students at WLU. In addition to the top quality service provided by each member of our staff, we provide enhanced Financial Advice to each MBA student through one of our dedicated and experienced Account Managers. This level of service will enable students to benefit from the expertise of a financial professional who will get to know them and provide the customized solutions they need.

### Banking Made Simple

RBC Student Banking	RBC No Limit Banking for Students
<ul style="list-style-type: none"> <li>• 25 free debits per monthly cycle.</li> <li>• No monthly account fee! Your savings could be as much as \$75 every year – money you can use towards books, travel, necessities, whatever you like.</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited free debits.</li> <li>• Monthly fee of just \$10.95 per month.</li> <li>• \$0 monthly fee after MultiProduct Rebate (if you have and RBC Royal Bank investment and an RBC Rewards® or Partner Rewards Visa card)</li> </ul>
<p>No matter which student banking account you choose, you'll receive:</p> <ul style="list-style-type: none"> <li>• Free access to RBC Royal Bank Online Banking and Telephone Banking, 24/7</li> <li>• Access to ATMs and the <i>Interac</i> Direct Payment network with your RBC Client Card</li> <li>• RBC Royal Bank Student Visa card: no annual fee and a limit of \$5000</li> </ul>	

### Loans Made Simple

<b>Royal Credit Line® for Students (up to \$80,000)</b>
<p><b>Freedom, flexibility and the credit you need, when you need it.</b> The Royal Credit Line for Students takes the guesswork out of borrowing. It's a different kind of student loan and the best part is we'll customize your credit line to suit you.</p> <p>You only borrow what you need:</p> <ul style="list-style-type: none"> <li>• If you have an ordinary loan, you get all the money up front and pay interest on the whole amount right away – whether you're using it or not</li> <li>• The Royal Credit Line for Students is a different type of student loan. It's a revolving line of credit, which means that instead of taking all the money up-front, you arrange to have an amount of money available to you each year...that's your credit limit.</li> <li>• Working with you, we'll establish the credit limit that's right for you. You can borrow all or any of it, at any time, and you only pay interest on the amount you use.</li> <li>• While you're in school, you'll enjoy an attractive interest rate comprised of the <b>RBC Prime Rate plus 0.50%</b>. Once you leave school, your interest rate will be adjusted to the regular rate.</li> </ul>

**To Apply Simply Contact:**  
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