

RBC Homeline Plan

The RBC Homeline Plan® is a smart, convenient way to manage all your personal credit, from your mortgage to outstanding balances on loans and lines of credit. If you're an existing homeowner with at least 20% equity in your home, or if you are looking to buy a home and have a 20% down payment, this may be the right solution for you.

With the RBC Homeline Plan, you have access to our Royal Credit Line® and RBC Royal Bank® mortgages, all in one plan, which you can designate for different needs — a new car, a vacation, your child's education. It's a great way to pay off your debt when you want to, while keeping your interest costs low.

You could save hundreds, even thousands, of dollars in interest and improve your cash flow.

Let equity in your home work for you!

There are lots of ways the RBC Homeline Plan can help get your home equity working for you. For example, you could finance home renovations, such as a new kitchen, bathroom, deck or simply a fresh coat of paint — improvements that increase the comfort and value of your home. And consolidating your outstanding high-interest credit using the RBC Homeline Plan will enable you to take advantage of lower interest rates that will save you money.

Save hundreds of dollars in interest and improve your cash flow

If you have higher interest credit cards, loans or a mortgage, an RBC Homeline Plan can free up hundreds of dollars in extra cash flow each month. And, if you choose to diversify your mortgage,

you could save thousands of dollars in interest costs over the life of your mortgage.

As you pay down your balances, your credit may become available to you again

Once your credit limit is set for your credit line, you can borrow any time, up to your available credit limit for your credit line. As you pay down the amount you owe, your available credit automatically increases up to your limit. No need to reapply for credit or contact us; it's an easy way to manage your own credit needs.

Let interest rates work for you by diversifying your mortgage

Mortgage rates fluctuate and it's hard to know whether you should choose a variable rate or fixed rate. The RBC Homeline Plan gives you the best of both worlds. It allows you to diversify your mortgage and enjoy the advantages of both variable and fixed rates. The variable portion lets you take advantage of potential long-term savings, while the fixed-rate portion protects you if rates rise.

Talk to us today to find out how the RBC Homeline Plan can help you meet your financial objectives!



Get more flexibility to access funds when you want — for what you want

Your RBC Homeline Plan gives you the flexibility to manage your own credit needs. You can access your funds easily, whenever you need them:

- Use RBC Royal Bank Online Banking
- Make withdrawals at any ATM
- Write cheques
- Visit any RBC® branch

Convenient consolidated reporting

You'll receive a consolidated monthly statement updating you on all aspects of your plan. No need to refer to multiple statements — with an RBC Homeline Plan, all the information

you need is right where you need it. If you bank online, you can also review all the details of your RBC Homeline Plan — including your mortgage and credit line — in one consolidated view, making it easy and convenient to track and manage your credit use.

Protect yourself and your family

With the RBC Homeline Plan, you can take advantage of HomeProtector® and LoanProtector® insurance coverage.¹ Our low-cost solutions can pay a lump sum toward your outstanding RBC Homeline Plan balance should you suffer a covered critical illness; or if you become disabled, the coverage will help ensure your regular payments are taken care of when you need it most. Should you pass away, it helps to reduce or pay off the outstanding balance.

Here's an example of how a Canadian homeowner could save over \$2,016 a year with the RBC Homeline Plan

The chart below illustrates just one example of how the RBC Homeline Plan might work for a Canadian homeowner with a mortgage, car loan, line of credit and outstanding credit card balances.

Before the RBC Homeline Plan

Here's how one homeowner's monthly payments might look before enrolling in the plan:

	AMOUNT	INTEREST	MONTHLY PAYMENT
Mortgage	\$100,000	6.5% ²	\$670
Car loan (5 year amort.)	\$25,000	11.0% ² (variable)	\$544
Line of credit (Unsecured)	\$9,500	10.0% ²	\$79
Credit cards	\$4,300	19.5% ²	\$70
	\$138,800	7.9%² (weighted average)	\$1,363

TOTAL

Savings with the RBC Homeline Plan

Here's how the same homeowner's monthly payments could look with the RBC Homeline Plan:

	AMOUNT	INTEREST	MONTHLY PAYMENT
Mortgage			
Fixed rate	\$50,000	6.5% ²	\$335
Variable rate	\$50,000	5.5% ²	\$308
Royal Credit Line (car line of credit; 5 yr. amort.)	\$25,000	6.0% ² (variable)	\$483
Primary Royal Credit Line	\$13,800	6.0% ²	\$69
	\$138,800	6.0%² (weighted average)	\$1,195

Monthly cash flow savings: **\$168**

Annual cash flow savings: **\$2,016**

Total interest savings over the life of the mortgage² = **\$36,156.75**

Total reduction in amortization = **106 months (8.83 years)**

If you apply the monthly savings as principal payments to your mortgage, you could reduce the time it takes to pay off your mortgage by 8.83 years!

To find out how much you could save with the RBC Homeline Plan or to apply now

- Speak with an RBC Royal Bank representative
- Visit your local branch
- Call 1-800 ROYAL® 1-1 (1-800-769-2511)



¹ HomeProtector and LoanProtector are group creditor insurance programs underwritten by The Canada Life Assurance Company and are subject to terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector and LoanProtector Certificates of Insurance (Distribution Guides in Quebec) for full details.

² Amortization period is over the life of the mortgage. Select an amortization period from 5 to 25/30 years.

Personal lending products and residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria.

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