

Deposit Register



Royal Bank

The following instruments and products* are deposits eligible for deposit insurance from the Canada Deposit Insurance Corporation (CDIC), subject always to maximum coverage limitations as outlined in their brochure “Protecting Your Deposits” and provided they are payable in Canada.

Royal Bank of Canada
Member of Canada Deposit Insurance Corporation (CDIC)

Personal Deposit Accounts	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
DPSP Savings Deposit	Savings	Yes	No	No	No	No	No	No	No
GIA Savings Deposit	Savings	Yes	No	No	No	No	No	No	No
LIF Savings	Savings	Yes	No	No	No	Yes	No	No	No
NOMI Find & Save®	Savings	Yes	No	No	No	No	No	No	No
RBC British Pound eSavings	Savings	Yes	No	No	No	No	No	No	No
RBC Day to Day Savings®	Savings	Yes	No	No	No	No	No	No	No
RBC Enhanced Savings®	Savings	Yes	No	No	No	No	No	No	No
RBC Euro eSavings	Savings	Yes	No	No	No	No	No	No	No
RBC High Interest eSavings®	Savings	Yes	No	No	No	No	No	No	No
RBC Hong Kong Dollar eSavings	Savings	Yes	No	No	No	No	No	No	No
RBC Savings Deposit	Savings	Yes	No	Yes	No	No	Yes	No	No
RBC U.S. High Interest eSavings®	Savings	Yes	No	No	No	No	No	No	No
RESP Savings Deposit	Savings	Yes	Yes	No	No	No	No	Yes	No
Retirement Savings Deposit	Savings	Yes	No	Yes	No	No	No	No	No
RIF Savings	Savings	Yes	No	No	Yes	No	No	No	No
RBC Advantage® Banking	Chequing	Yes	No	No	No	No	No	No	No
RBC Day to Day Banking®	Chequing	Yes	No	No	No	No	No	No	No
RBC Leo's Young Savers Account®	Chequing	Yes	No	No	No	No	No	No	No
RBC Private Banking**	Chequing	Yes	No	No	No	No	No	No	No
RBC Signature No Limit Banking®	Chequing	Yes	No	No	No	No	No	No	No
RBC VIP Banking®	Chequing	Yes	No	No	No	No	No	No	No
U.S. Personal Account®†	Chequing	Yes	No	No	No	No	No	No	No
RateLink Preference® Private Banking***	Chequing	Yes	No	No	No	No	No	No	No
RateLink Essential®†	Chequing	No	No	No	No	No	No	No	No
RateLink Preference®†§	Chequing	No	No	No	No	No	No	No	No
RBC No Limit Banking®	Chequing	No	No	No	No	No	No	No	No
RBC No Limit Banking for Students®	Chequing	No	No	No	No	No	No	No	No
RBC Student Banking®	Chequing	No	No	No	No	No	No	No	No
Royal Money Maker Plus VIP†	Chequing	No	No	No	No	No	No	No	No
Royal Trust® Daily Interest Chequing™	Chequing	No	No	No	No	No	No	No	No
Royal Trust® U.S. Daily Interest	Chequing	No	No	No	No	No	No	No	No
Royal V.I.P. Service – Personal Credit Line	Chequing	No	No	No	No	No	No	No	No
Signature Daily Interest	Chequing	No	No	No	No	No	No	No	No
Signature Plus®†	Chequing	No	No	No	No	No	No	No	No

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Business Deposit Accounts	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Business Current Account with Automated Deposit Interest™	Chequing	Yes	No	No	No	No	No	No	No
Business Current Account U.S. Dollar – ADI Formula	Chequing	Yes	No	No	No	No	No	No	No
Business Current Account U.S. Dollar – BVI Formula	Chequing	Yes	No	No	No	No	No	No	No
Business Current Account with Back Valuation Interest DRR based arrangement^	Chequing	Yes	No	No	No	No	No	No	No
Negotiated Interest Notice Account CAD	Chequing	Yes	No	No	No	No	No	No	No
Negotiated Interest Notice Account USD	Chequing	Yes	No	No	No	No	No	No	No
RBC AgriInvest Account	Savings	Yes	No	No	No	No	No	No	No
RBC Business Essentials® Account – Savings	Savings	Yes	No	No	No	No	No	No	No
RBC High Interest Notice Account for Business	Savings	Yes	No	No	No	No	No	No	No
RBC U.S. High Interest Notice Account for Business	Savings	Yes	No	No	No	No	No	No	No
Royal Business Premium Investment Account®	Savings	Yes	No	No	No	No	No	No	No
Business Current Account	Chequing	Yes	No	No	No	No	No	No	No
Business Current Account U.S.	Chequing	Yes	No	No	No	No	No	No	No
Business Interest Account	Chequing	Yes	No	No	No	No	No	No	No
Foreign Currency Account	Chequing	Yes	No	No	No	No	No	No	No
RBC Digital Choice Business® Account Package~	Chequing	Yes	No	No	No	No	No	No	No
RBC Flex Choice Business® Account Package--	Chequing	Yes	No	No	No	No	No	No	No
RBC Ultimate Business® Account Package	Chequing	Yes	No	No	No	No	No	No	No
Royal Business Community Account®	Chequing	Yes	No	No	No	No	No	No	No
Trusted Deposit Service (TDS)	Trust	Yes	No	No	No	No	No	No	No
Farmchek® Interest Account	Savings	No	No	No	No	No	No	No	No
Farmchek® Value Account	Chequing	No	No	No	No	No	No	No	No
RBC Business Essentials® – Fixed Fee Account (\$55)	Chequing	No	No	No	No	No	No	No	No
RBC Business Essentials® – Fixed Fee Plans	Chequing	No	No	No	No	No	No	No	No
Royal Business Professional Account™	Chequing	No	No	No	No	No	No	No	No

Royal Bank of Canada
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Term Deposits/GICs – Personal and Business	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Canadian Market-Linked GIC®	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
Five-in-One GIC®¹	GIC	Yes	No	No	No	No	No	No	No
Non Redeemable Annual Compound GIC	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Non Redeemable Annual Payout GIC	GIC	Yes	No	Yes	No	No	Yes	No	No
Non Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
One-Year Cashable GIC™	GIC	Yes	No	No	No	No	No	No	No
Prime-Linked Cashable GIC®	GIC	Yes	No	No	No	No	No	No	No
RateAdvantage GIC®	GIC	Yes	No	No	No	No	No	No	No
RBC Canadian Banking MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC Canadian Utilities MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC ESG Market-Linked GIC™	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
RBC Income Builder GIC®	GIC	Yes	No	No	No	No	Yes	No	No
RBC North American MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC U.S. MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
Redeemable Semi Annual Compound GIC	GIC	Yes	No	Yes	No	No	Yes	No	No
U.S. Dollar Term Deposit	Term Deposit	Yes	No	No	No	No	No	No	No

RRIF Term Deposit	Term Deposit	No	No	No	No	No	No	No	No
RRSP Term Deposit	Term Deposit	No	No	No	No	No	No	No	No
TFSA Redeemable GIC	GIC	No	No	No	No	No	No	No	No
TFSA Term Deposit	Term Deposit	No	No	No	No	No	No	No	No

Business Only	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Prepaid Funeral Deposits	GIC	No	No	No	No	No	No	No	No
Term Deposits	Term Deposit	Yes	No	No	No	No	No	No	No

Deposits Available Through Wealth Management Networks	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
RBC Investment Savings® Account (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Guaranteed Investment Certificate (U.S. GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes

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Other Products	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Certified Cheques ¹	Non-Traditional Items	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Official Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Bank Draft		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Bank World Money Order ¹		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Uninvested Cash		Yes	No	No	No	No	No	No	No
Items in Transit	Outstanding Payment Items ^{††}	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No

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Deposit Accounts	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Retirement Savings Deposit	Savings	No	No	No	No	No	No	No	No
RBC Day to Day Savings [®]	Savings	No	No	No	No	No	No	No	No
RBC Enhanced Savings [®]	Savings	No	No	No	No	No	No	No	No
RBC High Interest eSavings [®]	Savings	No	No	No	No	No	No	No	No
RBC U.S. High Interest eSavings [®]	Savings	No	No	No	No	No	No	No	No
RIF Savings	Savings	No	No	No	No	No	No	No	No
RateLink Essential ^{®†}	Chequing	No	No	No	No	No	No	No	No
RateLink Preference ^{®†§}	Chequing	No	No	No	No	No	No	No	No
RBC Day to Day Banking [®]	Chequing	No	No	No	No	No	No	No	No
RBC Leo's Young Savers Account [®]	Chequing	No	No	No	No	No	No	No	No
RBC No Limit Banking for Students [®]	Chequing	No	No	No	No	No	No	No	No
RBC No Limit Banking [®]	Chequing	No	No	No	No	No	No	No	No
RBC Signature No Limit Banking [®]	Chequing	No	No	No	No	No	No	No	No
RBC Student Banking [®]	Chequing	No	No	No	No	No	No	No	No
RBC VIP Banking [®]	Chequing	No	No	No	No	No	No	No	No
Royal Trust [®] Daily Interest Chequing	Chequing	No	No	No	No	No	No	No	No
Royal Trust [®] U.S. Daily Interest	Chequing	No	No	No	No	No	No	No	No
U.S. Personal Account ^{®†}	Chequing	No	No	No	No	No	No	No	No

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			Registered Plan Availability						
Term Deposits/GICs	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Canadian Market-Linked GIC®	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
Five-in-One GIC®¹	GIC	Yes	No	No	No	No	No	No	No
Non Redeemable Annual Compound GIC	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Non Redeemable Annual Payout GIC	GIC	Yes	No	Yes	No	No	Yes	No	No
Non Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
One-Year Cashable GIC™	GIC	Yes	No	No	No	No	No	No	No
Prime-Linked Cashable GIC®	GIC	Yes	No	No	No	No	No	No	No
RBC Canadian Banking MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC Canadian Utilities MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC ESG Market-Linked GIC™	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
RBC Income Builder GIC®	GIC	Yes	No	No	No	No	Yes	No	No
RBC North American MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC U.S. MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
Redeemable Semi Annual Compound GIC	GIC	Yes	No	Yes	No	No	Yes	No	No

			Registered Plan Availability						
Deposits Available Through Wealth Management Networks	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
RBC Investment Savings® Account (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Guaranteed Investment Certificate (U.S. GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes

			Registered Plan Availability						
Other Products	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Certified Cheques¹	Non-Traditional Items	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Official Cheques		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Trust® Money Order¹		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Trust® Draft		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Uninvested Cash		Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Items in Transit	Outstanding Payment Items ^{††}	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No

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Deposit Accounts	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Retirement Savings Deposit	Savings	No	No	No	No	No	No	No	No
RBC Day to Day Savings®	Savings	No	No	No	No	No	No	No	No
RBC Enhanced Savings®	Savings	No	No	No	No	No	No	No	No
RBC High Interest eSavings®	Savings	No	No	No	No	No	No	No	No
RIF Savings	Savings	No	No	No	No	No	No	No	No
RBC U.S. High Interest eSavings®	Savings	No	No	No	No	No	No	No	No
RateLink Essential®†	Chequing	No	No	No	No	No	No	No	No
RateLink Preference®†§	Chequing	No	No	No	No	No	No	No	No
RBC Day to Day Banking®	Chequing	No	No	No	No	No	No	No	No
RBC Leo's Young Savers Account®	Chequing	No	No	No	No	No	No	No	No
RBC No Limit Banking for Students®	Chequing	No	No	No	No	No	No	No	No
RBC No Limit Banking®	Chequing	No	No	No	No	No	No	No	No
RBC Signature No Limit Banking®	Chequing	No	No	No	No	No	No	No	No
RBC Student Banking®	Chequing	No	No	No	No	No	No	No	No
RBC VIP Banking®	Chequing	No	No	No	No	No	No	No	No
Royal Trust® Daily Interest Chequing	Chequing	No	No	No	No	No	No	No	No
Royal Trust® U.S. Daily Interest	Chequing	No	No	No	No	No	No	No	No
U.S. Personal Account®†	Chequing	No	No	No	No	No	No	No	No

Royal Trust Company
Member of Canada Deposit Insurance Corporation (CDIC)

			Registered Plan Availability						
Term Deposits/GICs	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Canadian Market-Linked GIC®	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
Five-in-One GIC®¹	GIC	Yes	No	No	No	No	No	No	No
Non Redeemable Annual Compound GIC	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Non Redeemable Annual Payout GIC	GIC	Yes	No	Yes	No	No	Yes	No	No
Non Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
One-Year Cashable GIC™	GIC	Yes	No	No	No	No	No	No	No
Prime-Linked Cashable GIC®	GIC	Yes	No	No	No	No	No	No	No
RBC Canadian Banking MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC Canadian Utilities MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC ESG Market-Linked GIC™	GIC	Yes	Yes	Yes	No	No	Yes	Yes	No
RBC Income Builder GIC®	GIC	Yes	No	No	No	No	Yes	No	No
RBC North American MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
RBC U.S. MarketSmart GIC™	GIC	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
Redeemable Semi Annual Compound GIC	GIC	Yes	No	Yes	No	No	Yes	No	No

			Registered Plan Availability						
Deposits Available Through Wealth Management Networks	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
RBC Investment Savings® Account (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Guaranteed Investment Certificate (U.S. GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes

			Registered Plan Availability						
Other Products	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Certified Cheques¹	Non-Traditional Items	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Official Cheques		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Trust® Money Order¹		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Royal Trust® Draft		No	N/A	N/A	N/A	N/A	N/A	N/A	No
Uninvested Cash		Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Items in Transit	Outstanding Payment Items††	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No

Royal Bank Mortgage Corporation
Member of Canada Deposit Insurance Corporation (CDIC)

Deposit Accounts	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
RBC Enhanced Savings®	Savings	Yes	No	No	No	No	No	No	No

Term Deposits/GICs	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Non Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No
Five-in-One GIC ^{®1}	GIC	Yes	No	No	No	No	No	No	No
One-Year Cashable GIC [™]	GIC	Yes	No	No	No	No	No	No	No
Prime-Linked Cashable GIC [®]	GIC	Yes	No	No	No	No	No	No	No
RateAdvantage GIC [®]	GIC	Yes	No	No	No	No	No	No	No
RBC Income Builder GIC [®]	GIC	Yes	No	No	No	No	Yes	No	No
Redeemable GIC	GIC	Yes	No	No	No	No	No	No	No

Deposits Available Through Wealth Management	Product	Offered	Registered Plan Availability						
			RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
RBC Investment Savings® Account (RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
RBC U.S. Dollar Investment Savings Account (U.S. RISA)	Savings	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Guaranteed Investment Certificate (GIC)	GIC	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes

Other Products	Product	Offered	RESP	RSP	RIF	LIF	TFSA	RDSP	FHSA
Items in Transit	Outstanding Payment Items ^{††}	Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Suspense Accounts		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No
Unclaimed Cheques		Yes	N/A	N/A	N/A	N/A	N/A	N/A	No



Royal Bank

To learn more about the CDIC, please visit www.cdic.ca.

* Products offered as of April 30, 2025.

** Includes the Premier Banking version of this account.

*** Excludes Premier Banking.

† Includes the *Sixty-Plus*® version of this account.

§ Includes RateLink Preference Echelon.

~ Formerly RBC Small Business eAccount.

~~ Formerly RBC Business Essentials – Variable Pricing Account.

¹ Not available for personal accounts.

^{††} May not be applicable to depositors in the normal course of their banking.

[^] Formerly Business Current Account Canadian – BA based interest arrangement