

Special Offer for new build homes

Get up to \$3,000 to help you settle in



Take advantage of our special offer that will make the homebuying journey more rewarding!

Get an eligible RBC® mortgage and you could receive up to \$3,000 cash to help make your house your own.

- We offer firm, mortgage approvals for your newly built purchase. Once approved, you stay approved.*
- Guaranteed capped interest rate. Plus you are eligible for a lower rate 120 days prior to your closing date.
- There are no application or appraisal fees.**

As always, when you work with an RBC Mortgage Specialist, you'll have access to professional advice, wherever and whenever you need it.

Contact us today for advice or to apply for a mortgage approval.

* Approvals are valid for 60 months from application start date.

** Not available for construction draw mortgages.

Provided you meet the terms and conditions of this promotional offer (the "Promotional Offer") as described below, you may qualify to receive the applicable cash amount deposited to an "Eligible Personal Deposit Account" (as described below).

An "Eligible Mortgage Application" is a personal residential mortgage application that is (i) made in respect of a new-build (i.e., pre-construction) personal residential property to be built by an eligible RBC-approved builder (other than Mattamy Homes) and located in Canada; (ii) initiated with an RBC Mortgage Specialist on or after April 3, 2023; (iii) results in a written mortgage pre-approval or approval containing an interest rate commitment of at least 121 days; and (iv) funds within 60 months of the date on which such rate commitment was made. Offer available only for new mortgages or RBC Homeline Plan® mortgage segments.

The following are the cash amounts you may earn under this Promotional Offer, based on the principal amount of your eligible mortgage or RBC Homeline Plan: \$500,000.00 to \$749,999.99 will receive \$1,000.00 cash, \$750,000.00 to \$1,499,999.99 will receive \$1,500.00 cash, \$1,500,000.00 or greater will receive \$3,000.00 cash.

If you open an RBC Homeline Plan account, you may be eligible to receive the Cash Offer component based on the total principal amount(s) in the mortgage segment(s) of the RBC Homeline Plan.

This offer is limited to personal clients and new residential mortgages/RBC Homeline Plan mortgage segment(s) only.

This offer is **not** available in respect of any of the following transactions: an amendment to an existing mortgage with RBC; an advance of additional funds; a mortgage renewal; a mortgage switched to RBC from another financial institution; a new mortgage segment within an existing RBC Homeline Plan; a mortgage portability transaction; or a transfer of an existing mortgage with RBC to an RBC Homeline Plan. This Promotional Offer is also not available in respect of construction draw mortgages or 'self-built' mortgages. You may contact us for additional details and/or to confirm your eligibility. This Promotional Offer may be combined or used in conjunction with only certain other RBC offers, only as and to the extent permitted under the terms and conditions of such other RBC offers. See your RBC mortgage specialist for additional details. This offer is subject to RBC's standard lending criteria for residential mortgages. Offer may be withdrawn or amended without notice at any time.

NOTE: To receive the applicable cash benefit, you must have or open an RBC Royal Bank® Canadian dollar RBC Staff Banking, RBC VIP Banking®, RBC Advantage® Banking, RBC Advantage Banking for students, RBC Signature No Limit Banking®, RBC No Limit Banking®, RBC Day to Day Banking®, RBC Student Banking®, RBC No Limit Banking for Students®, RBC Day to Day Savings®, RBC Enhanced Savings®, RBC High Interest Savings® (each an "Eligible Personal Deposit Account") or an RBC Private Banking Account. The cash benefit will be credited to such account within six weeks after the mortgage advance date. If you do not have an Eligible Personal Deposit Account or an RBC Private Banking account by such time, you will be deemed to have not qualified for this offer and will not be eligible to receive its benefits.

Limit of one Promotional Offer (i.e., limit of one Cash Offer and one Points Offer) per funded mortgage or RBC Homeline Plan with a mortgage segment.

Royal Bank of Canada reserves the right to cancel, modify or withdraw the Promotional Offer or any component thereof at any time, with or without notice to you.

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