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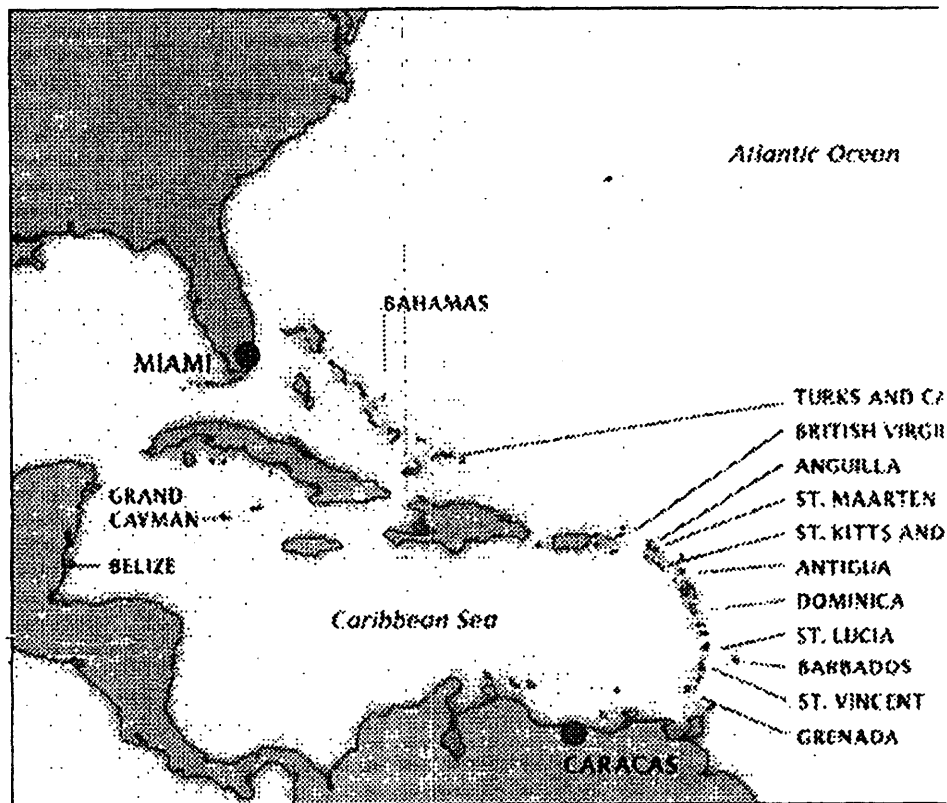
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Offshore Banking

Barclays Offshore Banking in the Caribbean

Welcome to the Barclays Offshore Banking in the Caribbean homepage. We offer international banking services from 5 centres in the Caribbean - the Bahamas, Barbados, the Cayman Islands, the British Virgin Islands, and the Turks & Caicos Islands.



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BARCLAYS Barclays in The Caribbean



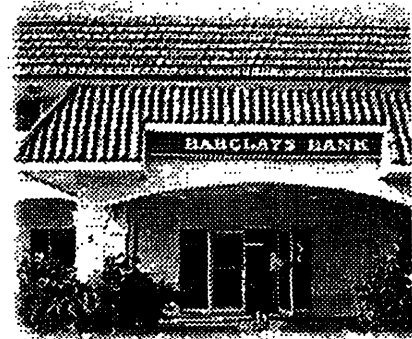
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Turks & Caicos

Key Benefits of Banking with Barclays in the Turks & Caicos Islands

Why invest in the Turks & Caicos Islands?

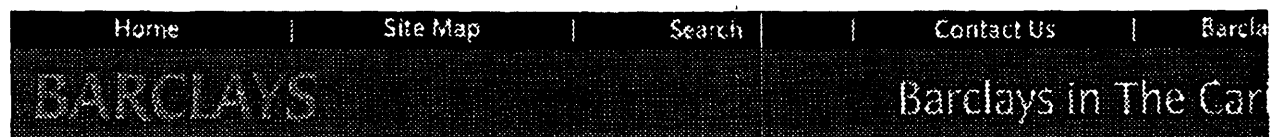
- The Turks & Caicos Islands are a rapidly developing international finance centre.
- As a British Dependent Territory with an internal legislature, the TCI benefits from a stable political status.
- The jurisdiction is responsive to the needs of international investors, with free status and no double tax nor exchange of fiscal information treaties with countries.
- The financial industry is well regulated by the TCI Financial Services Commission which is committed to maintaining the highest standards of quality and integrity.



Why bank with Barclays Offshore in the Turks & Caicos Islands?

- Barclays is a leading worldwide financial services group, with a strong client base.
- Barclays has been established for over 300 years, with links with the Caribbean over 150 years.
- In the Turks & Caicos Islands, Barclays has had a presence since the late 1990s. In 1996 set up a dedicated Offshore Banking Centre to meet the needs of international investors.
- Barclays offers a wide range of financial services for both personal and corporate clients, and can effect introductions to a wide range of local professionals and specialised financial services.
- Barclays offers a relationship-based service to both personal and corporate clients with easy access to Relationship Managers.

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Bahamas

Key Benefits of Banking with Barclays in the Bahamas

Why invest in the Bahamas?

- The Bahamas is a leading international finance centre.
- It benefits from a stable political status, with a government which is responsive to the needs of international investors.
- The jurisdiction has tax-free status, with no income, capital gains or estate taxes on non-residents, and with no exchange controls for non-residents.



Why bank with Barclays Offshore in the Bahamas?

- Barclays is a leading worldwide financial services group, with a strong client base.
- Barclays has been established for over 300 years, with links with the Caribbean over 150 years.
- In the Bahamas, Barclays has had a presence for over 50 years, and runs branches and a dedicated Offshore Banking Centre.
- Barclays offers a wide range of financial services for both personal and corporate clients, and can effect introductions to a wide range of local professionals specialised financial services.
- Barclays offers a relationship-based service to both personal and corporate clients with easy access to Relationship Managers.

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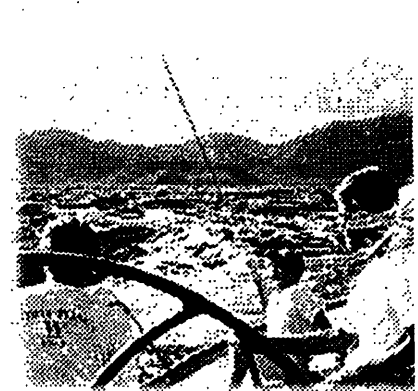
British Virgin Islands

Key Benefits of Banking with Barclays in the BVI

Why invest in the BVI?

- The BVI is a leading international finance centre.
- It benefits from a stable political status, with a government which is responsive to the needs of international investors.

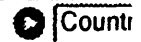
The jurisdiction has tax-free status, with no income, capital gains or estate taxes on non-residents, and with no exchange controls for non-residents.



Why bank with Barclays Offshore in the BVI?

- Barclays is a leading worldwide financial services group, with a strong customer base.
- Barclays has been established for over 300 years, with links with the Caribbean over 150 years.
- In the BVI, Barclays has had a presence for over 30 years, and runs through branches and a dedicated Offshore Banking Centre.
- Barclays offers a wide range of financial services for both personal and corporate clients, and can effect introductions to a wide range of local professionals specialised financial services.
- Barclays offers a relationship-based service to both personal and corporate clients with easy access to Relationship Managers.

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Offshore Banking: Products & Services



Gold Barclaycard

What's better than gold?

Barclays Gold.

Barclaycard Gold.

A range of distinctive advantages for you.

Now Barclaycard enhances the standard with its internationally accepted cards! Barclaycard Gold Visa and Mastercard have more spending power and extra benefits for people who extend their financial horizons.

Choose Visa or Mastercard.

Unlike most other international banks, Barclays offers you a choice of Visa or Mastercard. Each brings global acceptance and its own wide range of free services. Which one you select is entirely up to you. And you can get additional card benefits for your family members as well.

Gold means extra benefits.

Here are just a few.

Free Travel Accident Insurance.

Pay for your airline tickets with Barclaycard Gold Visa or Mastercard and get automatic coverage of up to US\$250,000 (amount varies by card) per person.

Free Travel Assistance Services

You're also entitled to emergency medical and legal referrals, urgent message delivery, lost luggage services, pre-trip advice and assistance any hour, any day of the year.

Free Auto Rental Insurance

Rent a car in the US or Canada and get immediate coverage (reasonable conditions apply).

Emergency card replacement

Lost or stolen cards can be replaced within one working day (in the U.S.) working day elsewhere. And there's a free emergency phone number you report it and cancel your lost card.

Emergency Cash Advance

You can access an emergency cash advance of up to US\$5,000 if you need

Worldwide ATM network

You can withdraw cash from any ATM in the worldwide networks, 24 hours

MasterPhone international telephone service

Call anywhere, even from a public telephone, with this service. Save on cell and hotel surcharges (Mastercard only).

Free Year-end summary statement

An annual activity report showing all expenses charged to your card, listed by merchant, date and amount.

How to get the most from your Gold Barclaycard

A Guide to Free Services

There are many valuable benefits which you are entitled to, absolutely free. Here is a list:

Gold Visa Card:

Travel Accident Insurance. Automatic coverage up to US\$250,000 per year when your airline tickets are paid for with your card.

Emergency card replacement. Lost or stolen cards can be replaced within working days or less. Use the emergency phone number to report it and cancel your lost card.

Emergency Cash Advance. Up to US\$5,000 if you need.

Auto Rental Insurance. Free coverage of your rental car in the US or Canada when you pay your rental charges with your card.

Travel Assistance Services. The Visa Assistance Centre (VAC) provides medical and legal referrals, urgent message delivery, lost luggage service, advice and assistance any hour, any day, all year.

Year-end Summary Statement. An annual activity report showing all expenses charged to your card, listed by type, merchant, date and amount.

Gold Mastercard:

Masterassist Travel Assistance Services. A 24-hour, 7-day centre that with emergency medical and legal referrals, advance of bail, sending or re-urgent messages, tracing lost luggage and even giving pre-trip destination information.

Mastercard Global Service. Toll-free telephone access to emergency assistance number, reporting lost/stolen cards, emergency card replacement, emergency advances (up to US\$5,000), and Cirrus ATM locator.

Emergency Travel Services at Thomas Cook locations. Hotel, car, airline reservations, travel planning and re-ticketing, emergency connections (fax etc.).

Mastertravel Insurance. Automatic coverage up to US\$150,000 per per your airline tickets are paid for with your card.

Master Rental Insurance. Free coverage of your rental car in the US or when you pay your rental charges with your card.

Mastervalues Coupons let you earn valuable discounts from participating merchants.

MasterPhone International Telephone Service. Call anywhere, even from a public telephone, with this service, and save on collect-call and hotel surcharges.

Guaranteed Hotel Reservations when you quote your credit card number.

Express Check-Out Service from participating hotels; lets you check out without queuing up at the front desk.

Barclaycard Gold.

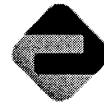
A range of distinctive advantages for you

Now Barclaycard enhances the Gold card standard with its U.S.-dollar range Visa and Mastercard. They have more spending power and extra benefits for those who want to extend their financial horizons.

Gold means more spending power.

When you become a Barclaycard Gold customer, you get increased credit limits, a generous daily withdrawal facility, and an international cheque-guarantee (your cheque must be in the appropriate currency).

[Please click here to read the terms & conditions.](#)

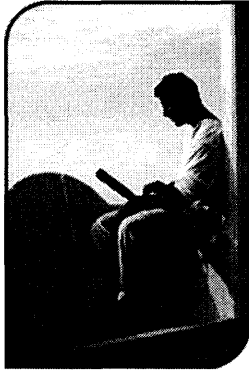


FIRSTCARIBBEAN
INTERNATIONAL BANK

Caribbean Pride. International Strength. Your Financial Partner

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International Banking



New to International Banking?

We offer a range of different products and services to meet the wide and varying needs of our international customers.

To find out which of our services meets your particular requirements, simply follow the decision tree below.

- | | | |
|--|-------------------|--|
| <p>1. Are you representing a business or are you a professional intermediary?</p> | <p>YES</p> | <p>Please select International Corporate Banking</p> |
| <p>2. Are you looking to place \$100,000 or more with FirstCaribbean International Banking?</p> | <p>NO</p> | <p>Go to option 2.</p> |
| <p>3. Please select Personal Banking, which has a range of products to meet your needs.</p> | <p>YES</p> | <p>Please select International Premier Banking</p> |
| | <p>NO</p> | <p>Go to option 3.</p> |
| | | <p>International Personal Banking</p> |

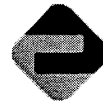
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FirstCaribbean Premier Banking

FirstCaribbean Premier Banking is our Relationship management service designed to help you make the most of your wealth.

As an International Premier Client you will benefit from:

- A personal point of contact with your own relationship manager
- Our experience in helping you to arrange your finances outside your country of origin or residence.
- Introductions to local professional services where these are required.
- Assistance in negotiating the local business environment in your chosen jurisdiction.
- Quick, easy and secure access to your money in any currency.
- All the products and services you would expect from a major international bank.
- Potential tax advantages associated with placing your money offshore including interest paid without tax deducted. *(Individuals should check their own situation, as they may be a potential tax liability.)*

FirstCaribbean International Premier Banking is available through any of our five Caribbean International Banking Centre locations and is available to clients with more that \$100,000 to invest with FirstCaribbean.

Interested in

- Relationship management
- Currency accounts
- Fixed Interest Rate Deposits
- Structured Index Linked Deposits
- US Dollar Credit Cards
- International Mutual Funds
- Telephone Banking
- Purchasing residential property in the Caribbean
- Moving money around
- Terms and conditions
- Securities
- APPLY NOW

Relationship Management

We pride ourselves in building lasting relationships with our Premier clients and will go to great lengths to understand your personal financial situation and banking needs.

Your relationship manager is your personal point of contact with FirstCaribbean and will recommend the most effective ways that FirstCaribbean can help you to meet your financial needs and objectives. You can contact your relationship manager by telephone, Email, Fax or by visiting the International Banking Centre where your relationship manager is based.

The relationship executive team will deal with all your day to day banking needs. They will carry out your instructions and answer any queries you may have from time to time.

Currency accounts, Fixed Interest Rate Deposits, Telephone Banking, Purchasing Residential Property Terms & Conditions are the same as for Personal Banking.

Your personal point of contact

We pride ourselves on building lasting relationships with our clients and will go to great lengths to understand your personal financial situation and needs.

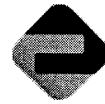
Your relationship manager will work with you to develop a personal profile of the things that are important to you in a banking relationship and your plans for the future. Our banking services will be tailored as far as is possible to cater to your personal preferences. If you have an interest in our investment products your relationship manager will help you to develop an investment profile to identify which type of investment products will enable you to meet your financial goals.

The Relationship Executive Team supporting your Relationship Manager will deal with your day-to-day banking requirements. They will answer account queries and carry out your instructions each time you call FirstCaribbean International Premier Banking within normal banking hours. If during the course of the call you wish to speak to your Relationship Manager, just ask to be transferred.

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FirstCaribbean Products and Services

Currency Accounts

You have access to a range of currency accounts all designed to help you make the most of your money.

You can choose from our:

Current Accounts :

These are available in all major currencies including US dollars, Canadian Dollars, Sterling, Euros and are suitable if you regularly receive and need to pay out money in these currencies. You will have immediate access to your money at all times and cheque books can be made available in some circumstances. A regular monthly statement is provided free of charge and arrangements can be made for standing orders to meet recurring payments.

Call Deposit Accounts:

These are also available in all major currencies. You can earn interest on this account and still have immediate access to your money.

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Fixed Interest Rate Deposit Accounts

With a fixed interest rate deposit account you won't have to worry about what might happen to interest rates in the future because you'll get a fixed rate for the whole period for which the deposit is placed. Fixed rate deposits are available for terms of 1 month up to 12 months. Deposits are available in US Dollars, Canadian Dollars, Sterling or Euros and a minimum deposit of US\$10,000 or equivalent is required. Deposits are available in other major currencies but requirements may differ.

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Structured Index Linked Products

Structured Index Linked deposits are personal bonds which offer the potential for participation in equity market returns while guaranteeing the return of your principal. A minimum investment of \$100,000 is required (smaller amounts can be accepted, subject to some conditions) and the investment period ranges from one to four years. Some issues offer attractive rates of interest for a cash portion of the deposit for a specified period (usually one year). A return on the bond is not, however, guaranteed and in the worst case you could recover only your principal. Bonds are issued on a periodic basis with returns linked to a specific stock index, e.g. Dow Jones, FTSE 100, S & P, CAC, DAX etc. Investors are provided with a term sheet for each issue, which provides full details of the calculation of the return.

The bond can only be withdrawn at maturity but can be used to secure a personal loan if funds are required in an emergency. Structured bonds provide a good alternative to fixed deposits, especially in a low-interest-rate environment, and give customers an introduction to equity markets investment without the risks.

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FirstCaribbean Gold Visa Card

The FirstCaribbean Gold Visa Card gives you more spending power through increased limits and a generous daily withdrawal facility. Card-holders can withdraw cash 24 hours a day from any ATM that displays the Visa sign. Additional benefits include free travel insurance when tickets are paid for with the FirstCaribbean Gold Visa, free auto rental insurance, an emergency cash advance as and when you need it, and free travel assistance services such as emergency medical and legal referrals.

The FirstCaribbean Gold Visa must be cash secured and provides a convenient means of access to funds held offshore.

If you would like to apply for a FirstCaribbean Gold Visa Card, please visit [How to Apply](#).

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International Mutual Funds

Mutual Funds are collective investment vehicles designed to meet the needs of international clients investing offshore. FirstCaribbean currently offers the Barclays Bank PLC and CIBC ranges of International Mutual Funds. Barclays International Funds consist of 24 sub-funds and a managed fund service. The CIBC Private Client Fund consists of 18 sub-funds.

Both groups of funds provide investors with a range of risk profiles, currencies, sectors, and geographies to enable them to make selections that match their specific needs. FirstCaribbean does not provide specific investment advice. Our sales persons are, however, well trained and can help investors decide whether these products are right for them.

Investors can opt to place their funds in a managed portfolio of mutual funds by utilising the Barclays International Managed Fund Service. This service consists of five plans ranging from conservative to aggressive risk appetites and the underlying mutual funds which form part of the plan are chosen from a range of some of the best managers in the business selected by Barclays. Investors obtain exposure to some of the largest fund managers in the world and also benefit from excellent after-sales support provided by FirstCaribbean's professional team of relationship managers.

Mutual funds are not bank deposits or obligations of FirstCaribbean and are subject to investment risks, including possible loss of the principal sum invested.

International Mutual Funds are not available for investment by U.S. citizens.

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Telephone Banking

Telephone Banking is currently available to customers of our British Virgin Islands, Bahamas and Barbados International Banking Centres. You can check your account balances and latest transaction on your FirstCaribbean accounts. Please contact your respective centre for details on how to apply.

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Purchasing Residential Property In the Caribbean

The FirstCaribbean International Mortgage is long-term financing available from FirstCaribbean to purchase or construct your dream vacation home in the Caribbean. Financing is available for up to 70% of the cost to purchase or construct second homes in several Caribbean jurisdictions for periods of up to 15 years at competitive rates of interest. If you would like to apply for a FirstCaribbean Mortgage, please visit [How to Apply](#).

The FirstCaribbean International Mortgage provides convenient and flexible finance for residential properties in the Bahamas, Barbados, Belize, the British Virgin Islands, the Cayman Islands, St. Kitts, St. Lucia and the Turks and Caicos Islands.

Mortgages are provided for up to 70% for the purchase of properties costing up to US\$1.5 million and up to 60% for properties costing in excess of that amount. The financing limit for the construction of new properties is 50% of cost. Owners of existing Caribbean property can also obtain financing for up to 50% of the value to finance alternative investments.

In all cases, mortgages are provided for up to the lower of the cost or value of the property, as established by a professionally recognised Appraiser and run for a period of up to fifteen years.

Mortgages are available in US or Canadian dollars, Sterling and Euros, with variable interest rates linked to prime for loans up to US\$750,000 and to LIBOR for loans over that amount. Interest rates can also be fixed for three and five year periods. Interest is accrued on the daily balance and charged monthly for prime linked loans and quarterly for LIBOR linked loans.

FirstCaribbean has teams of dedicated professionals in all five jurisdictions ready to assist with any advice or specific local information and professional referrals you may need.

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Moving Money Around

Moving money around the world is essential in conducting international business. To assist our customers, FirstCaribbean offers a variety of money transfer services to suit different business needs.

Your choice will depend on how much money you wish to send, and how urgently it is needed. Payments are sent using an electronic bank to bank transfer, which is suitable for both urgent and less time critical transfers.

You can use the FirstCaribbean International Payments Service confident in the knowledge that it is an inter-bank transfer of cleared funds. When payments arrive at receiving banks, the funds are available to the beneficiaries immediately. This can help to improve cash flow and ensure that transactions and trade proceed smoothly. Since the payments are sent bank to bank by secure methods, customers can be sure that their funds are protected and safe from misuse.

This product represents a flexible method of sending funds overseas, which can meet different requirements in terms of speed and cost. Funds can be drawn from sterling, US dollar or other foreign currency accounts, or applied against a forward exchange contract.

The benefits of payments through FirstCaribbean

- Inter-bank transfers
- Payments unconditional and guaranteed
- No maximum value
- Payments from sterling, dollar or foreign currency accounts or forward contracts
- Payments in any freely traded currency
- Payments to any destination
- Payment instructions may be given by post, fax or telephone by prior agreement
- FirstCaribbean commission refunded if commitments not met

Helpful hints for effecting transfers to and from FirstCaribbean Bank

■ Depending on your request there may be cases where several intermediary banks are involved and this can occasionally give rise to delay and additional costs. We encourage you, whenever you have a choice, to choose a FirstCaribbean Bank or one of our correspondents as your remitting bank to effect transfers.

■ Please have your remitting bank format the instruction in SWIFT payment form. Your bank will have details about this format. Please have your remitting bank send a MT100 (SWIFT message type) to ensure all beneficiary details are included and funds will be transmitted without delay.

■ Worldwide there are several time-zones, further influenced by summertime, and your instruction may originate and end in different zones. Naturally this may impact on the value date of payments. Please bear this in mind when making payments or enquiring about receipts.

■ Same day value cannot be achieved for instructions received after 2pm. Please confirm this time as it may vary as technology and volumes change. Differing timezones will also need to be taken into account for the 2pm deadline.

A return fax number, or preferably a telephone contact number, should be included at all times.

Transferring funds out of your account

The following information should be clearly highlighted:

- Account number to be debited
- Amount of transfer plus charges
- Reference details to be included
- Beneficiary's Bank with full address and SWIFT code/ABA routing number
- Beneficiary's name and account number
- In order to expedite the transfer process for amounts over the stated threshold, calling ahead of time and advising someone in the payments team of the details of the incoming instructions would be helpful. Please highlight the name of the person spoken to in the body of the fax.

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FirstCaribbean International Securities Dealing Service

FirstCaribbean offers you a securities dealing service that is both friendly and competitively priced. We won't baffle you with stock market jargon, hidden fees and complicated commission structures. Nor will we leave your call waiting forever in queues or insist that you use touchtone and automated phone systems.

You can buy and sell shares at market or place limit orders by simply sending facsimile instructions to your FirstCaribbean Relationship Manager, in most cases the same Relationship Manager who looks after your regular banking requirements. Our service is available to take your orders from 9am to 5pm with the exception of public holidays in Cayman or in the jurisdiction of your account or when the respective stock market is closed.

We pride ourselves on the quality of our customer service. Our Relationship Managers have earned high praise for their prompt, courteous and accurate responses to your inquiries.

While we don't offer investment advice, we will make every attempt to ensure that execution of your orders is efficient and hassle free and that communication about your account is world-class.

We are an associated company of the Barclays Bank PLC and CIBC Groups and one of the Caribbean's largest financial services companies, so you can be confident you are dealing with a reputable and trusted institution.

Our Company:

FirstCaribbean International Bank was formed on October 14th 2002 by the combination of the Caribbean operations of Barclays Bank PLC based in the UK and Canadian Imperial Bank of Commerce (CIBC) based in Toronto. Barclays and CIBC are the majority shareholders of FirstCaribbean, each having a 43.60% shareholding with the remaining 12.80% traded on the various Caribbean stock exchanges, making FirstCaribbean International Bank an Associated Company of Barclays Bank PLC and CIBC.

Investing:

FirstCaribbean's international customers can use the securities dealing service to invest in:

- Shares on all the major exchanges in the world including, the United States, United Kingdom, Canada and Europe.
- Government Bonds, Corporate Bonds, and Eurobonds.

- Treasury Bills
- Mutual Funds, Investment Trusts and Unit Trusts

Please ask us about any other instruments you may be interested in.

Brokerage and Custody:

FirstCaribbean's brokerage service is provided by CIBC Bank and Trust Company (Cayman) Ltd, which is registered and operated in the Cayman Islands. (All listed orders are executed directly on the appropriate exchange).

CIBC Mellon, one of the largest custodians in North America, provides custodial services. Your securities are registered electronically using FirstCaribbean's nominee services agreement with CIBC Bank and Trust Company (Cayman) Ltd.

Paying for your trades:

Trades are only executed on a full cash settlement basis. You are therefore required to have funds on your FirstCaribbean bank account to cover the full cost of the trade including charges prior to execution of trades.

Your relationship manager will debit your account with the cost of the trade on the respective settlement date and send you confirmation of completion of your order. For most securities, settlement for both buying and selling will take place within three business days after the transaction. For other investments the timing may vary.

Statements:

You can receive quarterly statements on your account free of charge. More frequent statements can be provided for a fee (See below).

Fees & Commissions:

Equities & Bonds:	½ % of the value of the assets being purchased.
Mutual Funds:	Subject to a front-end sales fee or in some cases a back end loaded fee.
Custody:	¼ % of the total value of assets in the account charged quarterly.
Wire/SWIFT Payments:	US\$40.00 or equivalent.
Statements:	Quarterly- free. Weekly/Monthly, US\$10.00 per account.
Portfolio Valuations:	US\$50.00 per account.

Our Teams:

The International Securities Dealing Service is available from any one of our five Caribbean International Banking Centres, which are located in The Bahamas, Barbados, The British Virgin Islands, The Cayman Islands and The Turks & Caicos Islands. Existing customers should contact their relationship manager in the centre where their account is located.

Opening an Account.

Users of the service must first become customers of FirstCaribbean International Bank by completion of our standard account acceptance requirements. Customers are then required to sign our Service Agreement and Application Form for the International Securities Dealing Service. Existing banking customers are only required to sign the Agreement and Application Form. Your securities account will usually be active within five days of receipt of the completed application form by FirstCaribbean. Please contact your Relationship Manager or any one of our International Banking Centres for more information

International Banking Centres

Bahamas	Tel: 1 242 356-8000
Barbados	Tel: 1 246 431-5277
British Virgin Islands	Tel: 1 284 494-7404
Cayman Islands	Tel: 1 345 945-7820
Turks & Caicos Islands	Tel: 1 649 941-3606

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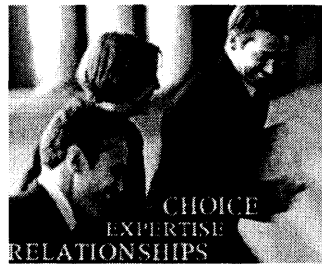
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Welcome to Global Private Banking



Royal Bank of Canada Global Private Banking draws on the knowledge, experience and resources of a worldwide network to create effective and customized financial solutions.

Our private banking services are dedicated to helping individuals and corporations with significant assets and international financial needs.

Most importantly, our goal is to build relationships, provide expertise and offer choice.

Explore What Global Private Banking Can Do for You

▶ International Private Client Services

Highly customized private banking solutions for high net worth individuals

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▶ International Corporate and Institutional Services

International financial services for corporations and institutions

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Learn why relationships, expertise and choice are the hallmarks of our network.
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Discover how our financial services can benefit new, settled and career expatriates.
- ▶ [Network of Offices](#)
Choose from 25 offices worldwide in which to establish your key relationship with us.
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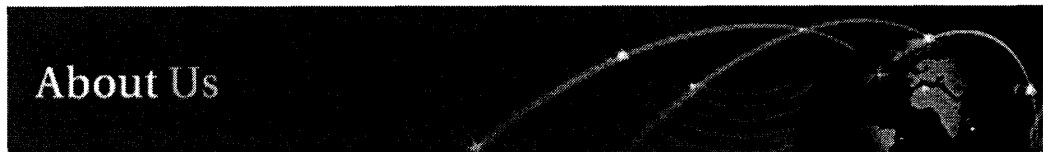
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About Us

About Us

About Royal Bank of Canada Global Private Banking

Royal Bank of Canada

Royal Bank of Canada was formed in 1864 when a group of Halifax merchants established a bank to facilitate their growing trade. From that modest origin, Royal Bank of Canada has grown to become the premiere bank and largest financial institution in Canada . With over 1,300 branches and more than C\$1,483 billion in assets under administration, Royal Bank of Canada now ranks among the top ten financial institutions in North America and among the world's leading banks.

Our long and extensive international experience began in 1882 with branches in the Caribbean . Today, offices in more than 30 countries serve over 12 million personal, business and public sector clients worldwide. Under our master brand name of RBC Financial Group, we provide personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis.

Global Private Banking

Global Private Banking is Royal Bank of Canada 's international wealth management operation. Our international locations are selected for the flexibility and security they provide our clients and for the integrity of their financial and regulatory systems. With a network of offices in over 22 key financial centres around the world, Global Private Banking provides international financial services for clients resident in more than 150 countries.

Royal Bank of Canada and its employees take great pride in the strong reputation for corporate

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governance that the parent company has earned over the years. Royal Bank of Canada Global Private Banking continues that tradition with a firm emphasis on business ethics and client care.

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Awards and Recognitions for Royal Bank of Canada

*Highest ranked North American bank for stability and security, 2003

Global Finance magazine ranked RBC 11 th in the world among the 500 largest banks by asset size. The top six banks were government owned, making RBC the fifth highest ranked private sector bank in the world. The magazine also ranked RBC as Best Canadian Sub-Custodial Bank, Best Canadian Trade Finance Bank and Best Canadian Foreign Exchange Provider. *Global Finance* reaches 285,000 senior management and corporate decision makers in more than 160 countries.

*Canada 's most respected corporation, 2003, for second consecutive year

An annual survey by accounting firm, KPMG, placed RBC first in best long-term investment value, human resources management, financial performance, corporate social responsibility, corporate governance, and "top of mind." The survey, conducted by Ipsos-Reid, polls Canada 's leading CEOs.


RBC Financial Group was named "most respected" company overall in *The Globe and Mail* newspaper's annual " Canada 's Most RespectedCorporations" poll for 2002 and 2003.

*Top rank for corporate governance practices, 2003

RBC Financial Group was ranked number one in *The Globe and Mail's Report on Business* magazine second annual Board Games ranking of corporate governance practices in Canada. The review looked at 207 of Canada 's most prominent boards.

*Rated number two globally for trust services, 2004

RBC Financial Group's trust services were ranked second in the world by *Euromoney Magazine*.


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What We Stand For


Royal Bank of Canada has earned its reputation through more than 130 years of prudent management. We are conscientious in protecting that reputation for ourselves and for the benefit of our clients. We believe strong values lead to the highest standards of practice, which benefit all our clients, employees and shareholders.

Our duties as a corporate citizen are important to us. We strive to limit the impact of our business on the environment, and we strongly promote corporate social responsibility in all our offices. We give generously to charities in the many communities around the world in which we operate and encourage community involvement among our employees. A highly diverse workforce is one of our strengths and we pride ourselves on a progressive work environment.

Royal Bank of Canada's Global Private Banking network reflects the values of the broader corporation in every way. A global network is made possible by infrastructure and technology but is given its integrity by its people. We adhere to high professional and ethical practices domestically and internationally. Our clients expect nothing less.

 [Contact us](#) or for more information you can go to:

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Private Banking Services

Welcome to Private Banking Services

Services and Products for Private Clients

Working in partnership with you, our role is to help create, implement and manage solutions for you to meet your financial objectives.

Please choose from the following to view our services and products:

- » [International Banking](#)
- » [Investment Solutions](#)
- » [Structured Products](#)
- » [International Trusts](#)

International Banking and Cash Management

Our [International Banking](#) services are for anyone whose financial interests extend beyond their country of residence. Designed to make international banking convenient and simple, we deliver a full suite of personal banking products and services, including our [Executive Plus Bank Account](#), [Fixed Term Deposit Account](#) and [Foreign Exchange Services](#).

Investment Solutions

Global Private Banking offers a range of Investment Solutions designed to give you flexible and personalized options to meet your investment objectives.

For those who like to be directly involved in the ongoing decision-making process of their investment portfolios, we provide a [Full Service Brokerage](#) offering, (International Investment Advisory). Working with an investment advisor, you will receive professional service, sound advice backed by solid research and investment recommendations based on your specific needs.

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For others who may want freedom from the intense management that is needed by a substantial investment portfolio, we offer Discretionary Investment Management. This service provides a highly structured and disciplined way to have all or a part of your assets managed without the day-to-day decisions and concerns that managing your own investments entails. It also provides you with access to carefully selected top-tier, third-party international investment managers.


We also offer a range of International Funds to provide the diversity you need to invest for your financial future.

International Trusts and Companies, Estate Planning

Properly structured and implemented, International Trusts or companies can be an effective estate planning solution that may provide confidentiality, ease of transferring assets to your chosen beneficiaries and other advantages. Our goal is to maximize the benefits of your wealth for the good of your family members and ensure peace of mind for you and your heirs.



Contact us if you would like to explore these and other solutions.

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Private Banking Overview

Private Banking Overview

Every service we provide, every solution we offer is directed towards preserving and enhancing your wealth in an international environment. To accomplish this, we've built a global network of relationships, expertise and choice.

As a person with international interests you may be concerned with currency fluctuations, inflationary trends, economic uncertainties or political instability. You may wish to diversify your investments geographically, review the allocation of your assets, optimize tax efficiency, or you may simply want to ensure your wealth is passed on in keeping with your wishes and in the most effective way possible.

Like many of our long-standing private banking clients, some personal situations might be spurring you to consider international arrangements. Those whose families reside in different countries, for example, may be looking for legal and financial structures that handle cross border transactions. If you're the owner of a business, you may be expanding your interests outside your home country. Perhaps you require succession planning or may have already sold your business and are looking to retire in another country.

In partnership with you and your professional advisors, we help design and implement highly personalized private banking solutions, often across multiple jurisdictions. Our well-established global network enables us to provide you with valuable local knowledge and contacts, and the distinct advantage of a truly international team of specialists.

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Relationships, expertise and choice are the hallmarks of our Global Private Banking network

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We begin with a dedicated relationship manager who gains a thorough understanding of your financial needs and objectives, your family and business circumstances and your current financial arrangements.


➤ Expertise

Your relationship manager can bring together a team of specialists that may include private bankers, investment advisors and trust practitioners. We can also introduce you to external advisors and specialists when necessary.

➤ Choice

Royal Bank of Canada's Global Private Banking network provides International Trusts and Estate Planning, Discretionary Investment Management, Full Service Brokerage (International Investment Advisory) and International Banking services in numerous countries to offer the choices you need to realize your objectives.

Depending on your citizenship, some products and services may not be available to you or may only be available to you from certain Royal Bank of Canada Global Private Banking offices.

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Private Banking Services

International Banking

International Banking is for anyone whose financial needs extend beyond their own country of residence. Our International Banking Services could make your life easier if you are involved in international business, you're an expatriate, an executive globetrotter, if you have dual citizenship or have cross border dealings.

A Range of International Banking Services for Your Needs

Please choose from the following services to learn more about International Banking with one of the world's leading international banks:

- [Executive Plus Account](#)
An international bank account for people who need a complete International Banking service.
- [Fixed Term Deposit Account](#)
An international bank account for investors who want higher rates of return than a normal deposit account but don't want to tie up their funds for long periods of time.
- [Foreign Exchange Services](#)
A service for Global Private Banking clients, whether individuals or corporations, who conduct international transactions or wish to hold funds in a number of currencies.

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Visit Global MoneyGuide, our wealth management newsletter, for articles on [International Banking](#) and more.



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Private Banking Services

International Banking

Executive Plus Account

The international bank account for people who need a complete international banking service.

The international bank account for people who . . .

- . . . are tired of the delays and inconveniences of international banking
- . . . need easy access to their money

Executive Plus could be exactly what you need if...

- You're an international executive, professional or expatriate
- You are now or soon will be living abroad
- You have business interests in more than one country
- You have property or investments in more than one country
- You need accounts in more than one currency
- You'd like the personal service offered by a private bank

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Executive Plus will simplify your financial life because in one account you'll be able to --

- Benefit from the expertise of a dedicated professional account manager
- Transact in major currencies
- Earn competitive tiered interest rates
- Receive gross interest monthly (no tax deducted at source) *
- Be assured of personal service

Your Executive Plus account also includes the

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convenience of --

- Cheque books available in a range of currencies
- A Royal Bank of Canada **Visa**™ Gold Debit Card

Want to simplify your financial life?

Take this first step. Get all the details on the Executive Plus International Bank Account.



If you would like to know more about Executive Plus, we invite you to [contact us](#).

For More Information

Visit Global MoneyGuide, our wealth management newsletter, for articles on [International Banking](#) and more.



Your attention is drawn to the risk warnings relating to investment products that are displayed under "[Product Specific Legal](#)".

* Potential clients should note that although interest is paid gross, you may be liable to tax on such income in the jurisdiction in which you pay tax. In these circumstances, you are obliged to declare this income to the relevant tax authority.

** Higher minimums may be required depending on the type of Gold Card requested. Settlement of monthly bills on Gold Cards is subject to there being sufficient funds in your account. Depending on your country of residence, certain features of the Executive Plus account may not be available to you.

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