ROYAL CREDIT LINE® FOR STUDENTS

Financing that makes the grade.

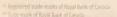
We control our finances with a Royal Credit Line for Students! It's not a loan, it's a line of credit. We can withdraw the money we need, when we need it, up to our credit limit, using Royal Bank's extensive ABM network.

- Pay interest only at Prime +1% on the portion you use for up to 6 months after completing your full or part-time studies.
- Connect to your accounts through Royal Direct[®] Internet or Telephone banking.
- Customize your re-payment schedule.

To find out more about Royal Credit Line for Students...

- Visit our Web site at www.royalbank.com/student
- Call toll-free 1-800 ROYAL® 9-9 (1 800 769-2599)
- Visit any Royal Bank branch

Personalized Royal Credit Line for Students, Customized





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