QUEEN'S UNIVERSITY MASTERS OF FINANCE

Dear Queen's Business Student:

How would you like to save money by paying lower interest rates while you're in school? If you are a Queen's University Masters of Finance student, you are eligible to apply for our special offer: a Prime* + 1% interest rate on your Student Line of Credit.

A credit line is an easy way to have access to money when you need it. Once your credit limit is established, you can make withdrawals up to that limit from anywhere you bank with us: at an ATM, by cheque, at an RBC® branch, or you can transfer money to another account through RBC Royal Bank® Online Banking or Telephone Banking. And you only start paying interest when you use it, and only on the amount you've used.

Here's how the Royal Credit Line for Students works:

- Credit limits to cover the cost of your tuition
- While you're in school, you only pay the interest each month, at the preferred RBC Prime + 1% rate. (Interest is calculated monthly on your credit line's daily closing balance, and charged to your personal bank account)
- You continue to benefit from the RBC Prime + 1% rate and interest-only monthly payments for up to 12 months after you complete the program.
- When you complete the program, we work with you to develop a repayment schedule. We offer repayment terms of up to 10 years, depending on your personal situation and the amount you owe.
- There is never any penalty or charge for you to make extra payments on to your loan, or pay it out in full.

Interested in applying?

Simply download the application from this website, complete it and fax it to our main branch in Kingston at 613-549-7006. I will send you an e-mail within 24 hours to let you know that I have received your application. You may also drop off your application in person at the address below.

I will let you know within one week if your application has been approved.

How do we evaluate applications?

All applications are subject to RBC standard lending criteria. In some cases, we may ask you for provide collateral security, or to find a qualified co-signer for your credit line. This is a standard practice in the banking industry, especially when people don't have a credit history that we can check back on.

Thank you for your interest in our credit line. I look forward working with you now and in the future.

Sincerely,

Robert J. Hamilton
Senior Account Manager
RBC Royal Bank
65 Princess Street
Kingston, Ontario

Tel: (613) 545-5763
Fax: (613) 549-7006

E-Mail: robert.j.hamilton@rbc.com

* The RBC Prime Rate is an annual rate of interest announced by Royal Bank of Canada from time to time as its prime rate. This rate changes from time to time without notice. All personal lending products are offered by Royal Bank of Canada.

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RBC Royal Bank

Professional Student Line of Credit Application
Queen's University Masters of Management in Finance

In order to be eligible for this loan you **must** be a Canadian Citizen **or** a Landed Immigrant residing in Canada.

Applicant Information:

Please indicate the amount of loan you require: $_____ CDN

The following MUST also be submitted with this application:

1) current employment verification (recent pay statement or letter from employer)
2) a copy of a recent mortgage statement (if applicable)
3) recent statements of any cash assets over $5000
4) photocopies of 2 of the following: Driver's Licence, Passport or SIN
5) a copy of your acceptance letter to Queen's (if available)

PERSONAL INFORMATION:

Royal Bank Client Card # (if applicable):

4519

Last Name	**First Name & Initial**	**Date of Birth (DD-MM-YY)**	**Social Ins. No. (optional)**

Home Phone Number	**Business Phone Number**	**E-mail Address**

Marital Status:

Single	**Married**	**Separated/Divorced**	**Common Law**

Spousal Information (if applicable):

Royal Bank Client Card # (if applicable):

4519

Last Name	**First Name & Initial**	**Date of Birth (DD-MM-YY)**	**Social Ins. No.**

Home Phone Number	**Business Phone Number**	**E-mail Address**

Number of Dependents: (Excluding Spouse): _____

Current Address:

Apt./Unit Number	**Street Number & Name**	**City**	**Province**	**Postal Code**

Length of Time at this Address (Yrs./Mos.)

Previous Address (Please complete if you have less than 2 years at your current address):

Apt./Unit Number	**Street Number & Name**	**City**	**Province**	**Postal Code**

Length of Time at this Address (Yrs./Mos.)

Applicant's Employment History:

Current Employment:

Company/Employer Name	**Address of Company**	**Current Position**	**Date Started**	**Income**

Previous Employment (Please complete if less than 2 years with current employer):

Company/Employer Name	**Address of Company**	**Position Held**	**Date Started**	**Income**

Spouse's Employment History (if applicable):

Current Employer:

Company/Employer Name	**Address of Company**	**Current Position**	**Date Started**	**Income**

Previous Employer (Please complete if less than 2 years with current employer):

Company/Employer Name	**Address of Company**	**Position Held**	**Date Started**	**Income**

Housing Expense: (Please complete Section A or B)

Section A: Rent Current Residence:

Monthly Rent	**Monthly Utility Costs**	**Landlord's Name**	**Landlord's Phone**

Section B: (Own Current Residence)

Date of Purchase	**Purchase Price**	**Current Value**	**Mortgage Balance**

Mortgage Holder (Financial Institution)	**Monthly P & I Payment**	**Property Taxes**	**Condo Fees**	**Annual Heating Cost**

Assets (Please include all bank accounts, registered and non-registered investments:

Type of Account	Amount on Deposit	Institution Name

Vehicles and Other Assets: (If you have a loan or lease outstanding for any asset please include in the Liability Section of this application)

Asset Type	Year	Make & Model	Current Value

Liabilities:

Loans & Lines of Credit (Include all installment loans and lines of credit)

Financial Institution	Purpose of Loan	Limit/Balance of Loan	Monthly Payment

Credit Cards:

Financial Institution	Account Number	Limit	Balance

Please Answer the Following Questions:

Have you, in the last 7 years, declared bankruptcy?			
	Yes	**No**	**When?**

Have you any judgments against you?			
	Yes	**No**	**Details**

Have you any legal proceedings against you?			
	Yes	**No**	**Details**

Are assets/liabilities, complete and up to date?		
	Yes	**No**

ACKNOWLEDGEMENT:

The undersigned hereby declare(s) that all the information provided herein and on the accompanying statements is to the best of my/our knowledge true, complete and correct and understand it will be used by the Bank to determine credit worthiness.

Collection and Use of Personal Information

Collecting your personal information

We (Royal Bank) may from time to time collect financial and other information about you such as:

- Information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- Information related to transactions arising from your relationship with and through us, and from other financial institutions;
- Information you provide on an application for any of our products and services;
- Information for the provision of products and services;
- Information about financial behaviour such as your payment history and credit worthiness.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, including from you, from service arrangements you make with or through us, from credit reporting agencies and other financial institutions, from registries, from references you provide to us and from other sources as is necessary for the provision of our products and services.

You acknowledge receipt of notice that from time to time reports about you may be obtained by us from credit reporting agencies.

Using your personal information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background;
- to open and operate your account(s) and provide you with products and services you may request;
- to better understand your financial situation;
- to determine your eligibility for products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and your relationship with us;
- to maintain the accuracy and integrity of information held by a credit reporting agency; and
- as required or permitted by law.

For these purposes we may:

- make this information available to our employees, our agents and service providers, who are required to maintain confidentiality of this information;
- share this information with other financial institutions; and
- give credit, financial and other related information to credit reporting agencies who may share it with others

Upon your request, we may give this information to other persons.

We may also use this information and share it with other companies under RBC Financial Group (i) to manage our risks and operations and those of other companies under RBC Financial Group, and (ii) to comply with valid requests for information about you from regulators and other persons who have a right to issue such requests.

If we have your social insurance number, we may use it for tax related purposes if you hold a product generating income and share it with the appropriate government agencies, and we may also share it with credit reporting agencies as an aid to identify you.

You're right to access personal information

You may obtain access to the information we hold about you at any time and review its content and accuracy, and to have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, or to ask questions about our privacy policies, you may do so now or at any time in the future by:

- **Visiting our website RBC Royal Bank - Privacy**
- **Contacting your branch; or**
- **Calling us toll free at 1-800-Royal®9-9 (1-800-769-2599)**

Signature of Applicant	**Date:**

Signature of Spouse	**Date:**

Notes:

Upon completion of the application it may be faxed to 613-549-7006 or delivered to our branch at 65 Princess St., Kingston, Ontario.

Please be advised that we will be unable to proceed with your application until all confirmations/documents are received. **As RBC is unable to accept confidential information through e-mail, please do not send confidential information (including scanned copies of required documents) through e-mail.**

We will confirm receipt of your application via e-mail.

If you require clarification regarding the application or have questions regarding the financing program before you submit your application please feel free to contact Rob Hamilton at 613-545-5763 or by e-mail to **robert.j.hamilton@rbc.com**

Please be aware that RBC Financial Group will never ask you to provide confidential information like your account number, PIN number or password through regular e-mail. If you receive an e-mail that asks you to provide this type of information that appears to be from RBC, it may be fraudulent. More information about E-mail and Website fraud and what to do if you suspect an e-mail may be fraudulent is available in our Information Security Web site.

Always earning the right to be our Clients first choice