



Direct
Investing

E-FORM 2702 (07/2024)

**RBC Direct Investing Inc.
Royal Bank Plaza
200 Bay Street, North Tower
P.O. Box 75
Toronto, Ontario
M5J 2Z5**

Thank you for applying to open a new account with RBC Direct Investing®. After you submit your application, you will receive an email from us in as little as 24 hours¹ to let you know your account has been approved and is ready to use online.

If you use RBC Online Banking®, have provided us with your RBC client card number and have not objected to consolidating² your information, you can use one login and password to access both your RBC Royal Bank and RBC Direct Investing accounts. You can also use your existing RBC personal access code when you contact us by phone.

If you are new to RBC®, we will send you an RBC Direct Investing client card number in the mail. You can use this number to access your account online.

If you have any questions or need help getting started, contact us [through our website](#), or call us directly at 1-800-769-2560.

Thank you for choosing RBC Direct Investing for your self-directed investing needs.

Your Investment Services Team

¹ Subject to approval. Account applications received Monday through Friday prior to 2:30 pm ET will generally be opened the next business day.

² Refer to the RBC Direct Investing Operation of Account Agreement "Other Uses of Your Personal Information."

RBC Direct Investing Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. is a wholly owned subsidiary of Royal Bank of Canada and is a Member of the Canadian Investment Regulatory Organization and the Canadian Investor Protection Fund. Royal Bank of Canada and certain of its issuers are related to RBC Direct Investing Inc. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc. ® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. Used under licence. © Royal Bank of Canada 2024.



Education Savings Plan Application Order Execution Only Account

If you have an Offer Code please
enter it here

Note: not all accounts are eligible for certain offers and
some conditions may apply.

Account Registration (Select one)

- ☐ Sole Subscriber
- ☐ Joint Subscribers (*Joint Subscriber must be the current or former spouse or common-law partner of the Subscriber*)

Select Plan Type

- ☐ **Individual Plan** (single beneficiary only). The beneficiary can be anyone and does not have to be related to the Subscribers.
- OR**
- ☐ **Family Plan** (one or more beneficiaries). Each beneficiary must be related by blood or adoption to the Subscribers and under 21 years of age when designated as a beneficiary.

An individual intending to trade in U.S. assets is required to provide additional documentation. Complete and enclose a W-8BEN form, for each Subscriber, with your signed application. If you are a U.S. citizen or a U.S. resident for tax purposes, you must complete a W9 form regardless of your intent.

* Required Information

A. Subscriber Information

*Title ☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ Dr.

*Name

* First Name

Middle Initial

* Last Name

*RBC Royal Bank/RBC Direct
Investing Client Card Number

*Date Of Birth

MM DD YYYY

*Citizenship

* Are you a Canadian Citizen?

☐ Yes

☐ No

SIN #

* Are you a U.S. Citizen or a U.S.
resident for tax purposes?

☐ Yes

☐ No

SSN #

U.S. Citizens or U.S. residents for tax purposes will need to
complete a W-9 form

*** Home Address***** No. and Street**

P.O. Boxes, General Delivery or c/o addresses are not accepted

Apt./Ste.*** City***** Province***** Postal Code***** Phone Number (Residential / Cell)** () - / () - *** Email address***** Account Mailing Address**(Same as home address) ☐ or:*** No. and Street****Apt./Ste.***** City***** Province***** Postal Code***** Employment Details***** Occupation***** Type of Business***** Employer Details***** Employer/School Name***** No. and Street**

P.O. Boxes, General Delivery or c/o addresses are not accepted

Apt./Ste.*** City***** Province/State****Postal Code/ZIP Code****Business Phone Number** () - Extension

Annual Income**☐ Under \$25,000☐ \$25,000 - \$49,999☐ \$50,000 - \$99,999☐ \$100,000 and overTotal Net Worth**

Net Liquid Assets

+

Net Fixed Assets

(Cash and securities that are easily converted into cash, minus loans outstanding against securities)

(Fixed assets minus liabilities outstanding against fixed assets)

= Total Net Worth

B. Spouse's Information - Required by Securities Regulations (complete for Sole Subscriber accounts only)***Are you married or do you have a common-law spouse?**☐ Yes☐ No

If yes, please complete your spouse's information:

Spouse's Name** First Name***** Last Name****Spouse's SIN**

SIN #

Spouse's Home Address

No. and Street

P.O. Boxes, General Delivery or c/o addresses are not accepted

Apt./Ste.

City

Province

Postal Code

Spouse's Employment Details** Occupation***** Type of Business***** Employer/School Name**

C. For Joint Accounts - Joint Subscriber Information

NOTE: With the exception of accounts operating in the Province of Quebec, all RBC Direct Investing joint accounts are Joint With Rights of Survivorship.

***Title** ☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ Dr.

***Name**

*** First Name**

Middle Initial

*** Last Name**

***RBC Royal Bank/RBC Direct Investing Client Card Number**

***Date Of Birth**

MM DD YYYY

***Citizenship**

*** Are you a Canadian Citizen?**

☐ Yes

☐ No

SIN #

*** Are you a U.S. Citizen or a U.S. resident for tax purposes?**

☐ Yes

☐ No

SSN #

U.S. Citizens or U.S. residents for tax purposes will need to complete a W-9 form

***Home Address**

Address same as Subscriber's ☐ or:

*** No. and Street**

P.O. Boxes, General Delivery or c/o addresses are not accepted

Apt./Ste.

*** City**

*** Province**

*** Postal Code**

***Phone Number (Residential / Cell)** () - / () -

Email address

Employment Details** Occupation**
*** Type of Business**

Employer Details** Employer/School Name***** No. and Street**

P.O. Boxes, General Delivery or c/o addresses are not accepted

Apt./Ste.*** City***** Province/State****Postal Code/ZIP Code****Business Phone Number**

() - Extension

***Annual Income**

- ☐ Under \$25,000 ☐ \$25,000 - \$49,999
☐ \$50,000 - \$99,999 ☐ \$100,000 and over

Total Net Worth*Net Liquid Assets**

(Cash and securities that are easily converted into cash, minus loans outstanding against securities)

= Total Net Worth

Net Fixed Assets

(Fixed assets minus liabilities outstanding against fixed assets)

D. Additional Information

***1** Are you a partner, director, officer or employee of a Member firm of the Canadian Investment Regulatory Organization (CIRO) or a relative of any such individual living in the same household?

☐ Yes ☐ No

If yes, please list the name of the Member firm and provide the required authorization letter from the Member firm:

***2** Is the account being opened on behalf of the applicant by a General Power of Attorney, Public Trustee, etc.? **If yes, please attach the original or notarized governing document and completed RBC Direct Investing Trading Authorization Supplemental Form, with the application.**

☐ Yes ☐ No

***3** Are you or your spouse/partner a director, senior officer, 10% shareholder or more, or insider of any reporting issuer?

You: ☐ Yes ☐ No

If yes, please indicate the name of issuer(s):

Spouse/Partner: ☐ Yes ☐ No ☐ Not Applicable

If yes, please indicate the name of issuer(s):

***4** Do you or your spouse/partner, as individuals or in combination with others, control (directly or indirectly) more than 20% of the voting securities of any reporting issuer?

☐ Yes ☐ No

If yes, please indicate the name of issuer(s):

Please Note If I have answered "yes" to questions **3** or **4**, I am aware of my obligations to report purchases or sales and possible restrictions on trading these securities according to applicable securities legislation.

E. Banking Information

***I would like the convenience of being able to make contributions from my RBC Royal Bank account.** ☐ Yes ☐ No

If yes, please provide the following details:

***Account Details**

Transit Number

CAD Account Number

***In what language would you like all future correspondence?** ☐ English ☐ French

F. Beneficiary Information

Note: Multiple beneficiaries are only available for Family Plans. Each beneficiary you designate must be a resident of Canada and possess a valid Social Insurance Number(SIN). Print the full name of the beneficiary and SIN as it appears on the SIN card in order to receive applicable grants.

Beneficiary 1

***Beneficiary's Name**

*** First Name**

Middle Initial

*** Last Name**

***SIN**

Beneficiary's SIN (a legal requirement)

***Date Of Birth**

MM DD YYYY

***Beneficiary's Relationship to Subscriber(s)**

***Beneficiary Address**

(Address same as Subscriber's) ☐ or:

*** No. and Street**

P.O. Boxes, General Delivery or c/o addresses are not accepted.

Apt./Ste.

*** City**

*** Province**

*** Postal Code**

***Beneficiary's Custodial Parent/ Legal Guardian**

Subscriber is beneficiary's Custodial Parent/Legal Guardian ☐ or:

*** First Name of Custodial Parent/Legal Guardian**

*** Last Name of Custodial Parent/Legal Guardian**

Address same as Beneficiary ☐ or:

*** No. and Street**

P.O. Boxes, General Delivery or c/o addresses are not accepted.

Apt./Ste.

*** City**

*** Province**

*** Postal Code**

Beneficiary 2***Beneficiary's Name***** First Name**

Middle Initial

*** Last Name***** SIN**

Beneficiary's SIN (a legal requirement)

***Date Of Birth**

MM DD YYYY

***Beneficiary's Relationship to
Subscriber(s)*****Beneficiary Address**(Address same as Subscriber's) ☐ or:*** No. and Street**

P.O. Boxes, General Delivery or c/o addresses are not accepted.

Apt./Ste.

*** City***** Province***** Postal Code*****Beneficiary's Custodial Parent/
Legal Guardian**Subscriber is beneficiary's Custodial
Parent/Legal Guardian ☐ or:*** First Name of Custodial Parent/Legal Guardian***** Last Name of Custodial Parent/Legal Guardian**Address same as Beneficiary ☐ or:*** No. and Street**

P.O. Boxes, General Delivery or c/o addresses are not accepted.

Apt./Ste.

*** City***** Province***** Postal Code****To designate more than two Beneficiaries, please attach a list of additional Beneficiaries on an appendix including all the above information.****Please check if appendix is attached** ☐

RBC Direct Investing Inc. will advise the public primary caregiver of a plan that has been opened for the beneficiary who is less than the age of majority and is maintained by a public primary caregiver.

G. Designated Educational Institution in Canada

If this plan is terminated and no instructions are received for Educational Assistance Payments or Accumulated Income Payments, the Plan growth in the RESP will be paid to the Designated Educational Institution named below.

Education Institution

Name of Institution

No. and Street

Apt./Ste.

City

Province

Postal Code

Subscriber reserves the right to change Beneficiaries or Educational Institutions at any time by providing notice to RBC Direct Investing in writing.

H. Other Pertinent Information

***Final Termination Date:**

MM DD YYYY

This date must not be later than December 31st of the 35th year following the year this Plan is established, or no later than December 31st of the 40th year following the year this Plan is established in the case of a specified plan.

***Final Contribution Date:**

MM DD YYYY

This date must not be later than December 31st of the 31st year following the year this Plan is established, or no later than December 31st of the 35th year following the year this Plan is established in the case of a specified plan.

I hereby apply for an Education Savings Plan (the "Plan") with RBC Direct Investing Inc. and request that RBC Direct Investing Inc. apply for registration of the Plan as an education savings plan under the Income Tax Act (Canada) and under any similar legislation of the province of Canada indicated in my address.

I acknowledge that it is my responsibility to ensure that contributions to the Plan do not exceed those allowable under the applicable income tax laws, failing which a penalty tax will apply. I acknowledge that the Plan must be terminated no later than December 31st of the 35th year following the year the Plan was established, or no later than December 31st of the 40th year following the year the Plan was established in the case of a specified plan.

I acknowledge that in order to be eligible to receive any government grants under the applicable grant legislation, a Social Insurance Number is required for each Beneficiary, and each Beneficiary must be a Canadian resident. I undertake to advise the Trustee if any Beneficiary is no longer resident in Canada at the time of any subsequent contribution in relation to that Beneficiary. I further undertake to advise the Trustee if any Beneficiary is a non-resident at the time an educational assistance payment is requested.

(Mandatory)

I hereby request the Trustee of the Plan to apply for a Canada Education Savings Grant or any other applicable Government Grant on my behalf and confirm that all requirements for grant eligibility have been met. ☐ Yes ☐ No

If yes, please complete the ESDC grant form.

Note: The information contained in this form, as well as the amount of the contribution and grant paid to the plan may be shared with the custodial parent, legal guardian or primary caregiver. Information will also be provided to Employment and Social Development Canada, the federal government department responsible for the CESP and Canada Revenue Agency for taxation purposes, or any other provincial government or departments as applicable.

I. Additional Information

***Account Purpose**

J. Dividend Reinvestment Plan

RBC Direct Investing's Dividend Reinvestment Plan (DRIP) allows stock dividends to be automatically reinvested to purchase new shares (whole shares only). Over 500 securities are eligible.

***Please check to have stock dividends automatically reinvested.**

☐ Yes ☐ No

(Please note that the Dividend Reinvestment Plan reinvests dividends of all qualifying securities in your account.)

K. Shareholder Communication Instructions (Please refer to the Operation of Account Agreement for full details).

* **PART 1 - Disclosure of Beneficial Ownership Information**

- ☐ **I DO NOT OBJECT** to you disclosing the information described in the Operation of Account Agreement.
- ☐ **I OBJECT** to you disclosing the information described in the Operation of Account Agreement.

* **PART 2 - Receiving Security-holder Materials**

- ☐ **I WANT** to receive ALL security-holder materials.
- ☐ **I WANT** to receive ONLY proxy-related materials to a special meeting.
- ☐ **I DECLINE** to receive all security-holder materials.

* **PART 3 - Consent to Mailing Cost**

- ☐ **I WISH TO PAY** for delivery.
- ☐ **I DO NOT WISH TO PAY** for delivery.

Preferred Language of Communication

I will receive materials in the preferred language of communication (English or French) requested at the time of the account opening, if the issuer makes the materials available in that language.

Account Agreement

By signing below, I have acknowledged and agreed that:

- **I have received, read, and understood the attached "Plan Text" and "Operation of Account Agreement", including the clause entitled "Protecting Your Privacy" and agree to everything there and on this application.**
- You will invest all Contributions in the manner set out in the Plan Text for the Plan and you will administer all Property according to the terms of the Plan Text.
- Once my Application is approved, RBC Direct Investing Inc. may send me additional agreements and/or disclosures, depending upon the type of Account I have selected and I agree to be bound by these agreements.
- I hereby declare that the information given in this Application is true, correct and complete in every respect.
- I have expressly requested that this application form be provided to me in English. J'ai expressément demandé que ce formulaire de demande me soit fourni en anglais.
- **RBC Direct Investing Inc. does not give investment advice or recommendations to me or does not accept any responsibility to advise me on the suitability of any of my investment decisions or transactions. I acknowledge that I am responsible for my investment decisions as well as for any profits or losses that may result.**
- I have read and agree to the section of the Operation of Account Agreement entitled "Consent to the Electronic Delivery of Documents," and understand how I can opt out of electronic delivery.

Subscriber's Signature

Date

Joint Subscriber's Signature

Date

Royal Bank Employee Number

For RBC Direct Investing Inc. Use

Accepted by RBC Direct Investing Inc. as Agent for the Royal Trust Company

Authorized RBC Direct Investing Employee

Date

RBC Direct Investing Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. is a wholly owned subsidiary of Royal Bank of Canada and is a Member of the Canadian Investment Regulatory Organization and the Canadian Investor Protection Fund. Royal Bank of Canada and certain of its issuers are related to RBC Direct Investing Inc. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc. ® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. Used under licence. © Royal Bank of Canada 2025.