


**Direct  
Investing**

# RBC Direct Investing Inc.

## RIF PAYMENT INSTRUCTIONS CHANGE/EXCESS PAYMENT REQUEST FORM

CLIENT NAME _____	
SELF-DIRECTED RIF ACCOUNT NO. _____	SELF-DIRECTED INVESTMENT ACCOUNT NO. _____

 **CHANGE OF PAYMENT INSTRUCTIONS:**

**Frequency:**  Monthly  Quarterly starting  Semi-Annually  January  Annually  February  March

**Credit Funds:** (only fill out one of the following)

to my RBC Royal Bank or Royal Trust  
Account No.: \_\_\_\_\_ Transit N°: \_\_\_\_\_

to my RBC Direct Investing® Investment Account: \_\_\_\_\_

other Canadian Financial Institution (void cheque required)

**Start date: (MANDATORY)** \_\_\_\_\_  
mm/dd/yyyy

**Payment:**  Minimum amount for each year, OR

Gross amount (before withholding taxes) \$ \_\_\_\_\_

Withhold extra taxes (optional): Federal \_\_\_\_\_ %  
For Quebec Residents only: Provincial \_\_\_\_\_ %

 **EXCESS PAYMENT REQUEST\*:**

**Gross Amount** (before withholding taxes) \$ \_\_\_\_\_ OR  **Net Amount** (after withholding taxes) \$ \_\_\_\_\_

**(OPTIONAL)** Withhold extra taxes: Federal: \_\_\_\_\_ % Provincial (for Quebec Residents only): \_\_\_\_\_ %

**Withholding Tax Rates:**

Cash Withdrawal Amount	Other Provinces or Territories	Quebec
\$0 - \$5000	10%	21%
\$5000.01 - \$15000	20%	26%
\$15000.01 and over	30%	31%

 **Credit Funds** (only fill out one of the following):

- to my RBC Royal Bank or Royal Trust Account No. \_\_\_\_\_ Transit No. \_\_\_\_\_
- by cheque, mailed to me at the address you have on file.
- to my RBC Direct Investing Investment Account No. \_\_\_\_\_

I am aware that withholding taxes will apply.

CLIENT SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

Please note that sufficient cash must be available in the account to cover mandatory/elected payments. \*If you have recently sold securities in order to cover the mandatory/elected payments, the trade must settle before the payment can be executed.

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