

Special offer for Rosehaven Homes

Get up to \$3,000 to help you settle in



Take advantage of our special offer that will make the homebuying journey more rewarding!

Get an eligible RBC® mortgage and you could receive up to \$3,000 cash to help make your house your own.

- We offer firm, mortgage approvals for your Rosehaven Homes purchase. Once approved, you stay approved.*
- Guaranteed capped interest rate for 24 months. Plus you may be eligible for a lower rate 120 days prior to your closing date.
- There are no application or appraisal fees.**



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As always, when you work with an RBC Mortgage Specialist, you'll have access to professional advice, wherever and whenever you need it.

Contact us to learn more

* Applies to selected properties only and subject to meeting credit criteria of RBC Royal Bank.

** Not available for construction draw mortgages.

Provided you meet the terms and conditions of this promotional offer (the "Promotional Offer") as described below, you may qualify to receive the applicable cash amount deposited to an "Eligible Personal Deposit Account" (as described below).

An "Eligible Mortgage Application" is a personal residential mortgage application that is (i) made in respect of a new-build (i.e., pre-construction) personal residential property to be built by an eligible RBC-approved builder (other than Mattamy Homes) and located in Canada; (ii) initiated with an RBC Mortgage Specialist on or after April 1, 2023; (iii) results in a written mortgage pre-approval or approval; and (iv) funds between 121 days and 60 months from the date your mortgage application was started by an RBC representative. Offer available only for new mortgages or RBC Homeline Plan mortgage segments.

The following are the cash amounts you may earn under this Promotional Offer, based on the principal amount of your eligible mortgage or RBC Homeline Plan: \$500,000.00 to \$749,999.99 will receive \$1,000.00 cash, \$750,000.00 to \$1,499,999.99 will receive \$1,500.00 cash, \$1,500,000.00 or greater will receive \$3,000.00 cash.

If you open an RBC Homeline Plan® account, you may be eligible to receive the Cash Offer component based on the total principal amount(s) in the mortgage segment(s) of the RBC Homeline Plan. This offer is limited to personal clients and new residential mortgages / RBC Homeline Plan mortgage segment(s) only.

This offer is not available in respect of any of the following transactions: an amendment to an existing mortgage with RBC; an advance of additional funds; a mortgage renewal; a mortgage switched to RBC from another financial institution; a new mortgage segment within an existing RBC Homeline Plan; a mortgage portability transaction; or a transfer of an existing mortgage with RBC to an RBC Homeline Plan. This Promotional Offer is also not available in respect of construction draw mortgages or 'self-built' mortgages. You may contact us for additional details and/or to confirm your eligibility. This Promotional Offer may be combined or used in conjunction with only certain other RBC offers, only as and to the extent permitted under the terms and conditions of such other RBC offers. See your RBC mortgage specialist for additional details. This offer is subject to RBC's standard lending criteria for residential mortgages. Offer may be withdrawn or amended without notice at any time.

NOTE: To receive the applicable cash benefit, you must have or open an RBC Royal Bank Canadian dollar RBC Staff Banking, RBC VIP Banking, RBC Advantage Banking, RBC Advantage Banking for students, RBC Signature No Limit Banking, RBC No Limit Banking, RBC Day to Day Banking, RBC Student Banking, RBC No Limit Banking for Students, RBC Day to Day Savings, RBC Enhanced Savings, RBC High Interest eSavings (each an "Eligible Personal Deposit Account") or an RBC Private Banking Account. The cash benefit will be credited to such account within six weeks after the mortgage advance date. If you do not have an Eligible Personal Deposit Account or an RBC Private Banking account by such time, you will be deemed to have not qualified for this offer and will not be eligible to receive its benefits.

Limit of one Promotional Offer (i.e., limit of one Cash Offer and one Points Offer) per funded mortgage or RBC Homeline Plan with a mortgage segment.

Royal Bank of Canada reserves the right to cancel, modify or withdraw the Promotional Offer or any component thereof at any time, with or without notice to you.

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RBC Royal Bank® offering preferred mortgage financing solutions for Rosehaven Homes



Whether you're buying your first home, upgrading or investing, we can walk you through your options and help you find the solutions that best fit your needs.

Guaranteed approval of the mortgage for 24 months* from the time of application.

- We offer firm, final mortgage approvals for the purchase of your Rosehaven Homes home. Once approved, you stay approved.
- HomeProtector®^ critical illness and life insurance may be available while your home is under construction, with no premiums payable until your mortgage is advanced.
- You may get approved for a capped interest rate for 24 months. You may be eligible to receive a reduced interest rate if rates are lower prior to your closing date.
- There are no application or appraisal fees.**
- Manage your home-equity borrowing with our flexible RBC Homeline Plan®. Apply only once and receive access to a credit limit of up to 80% of the value of your home.***
- Access professional advice from one of the world's largest and most reputable financial institutions, available where and when you want.



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Contact us today for information or to apply for a mortgage approval where and when it's convenient for you.

* Applies to selected properties only and subject to meeting credit criteria of RBC Royal Bank. Mortgages may only be default insured if the closing date is within 36 months of approval.

** Not available for construction draw mortgages.

*** The lesser of the appraised value or the purchase price.

^ HomeProtector is an optional creditor's group insurance program, underwritten by The Canada Life Assurance Company, and is subject to terms, conditions, exclusions and eligibility restrictions. If a client who has been approved for HomeProtector critical illness or life insurance coverage experiences an eligible claim during the construction phase, benefits will only be paid when the mortgage is fully advanced. Clients may also apply for disability insurance coverage during the construction phase; if approved and the client experiences an eligible claim during the construction phase, benefits will only be payable if the disability continues beyond the date the mortgage is fully advanced and only for the period of disability after the date the mortgage is fully advanced, subject to the maximum benefit period. Please see the HomeProtector Certificate of Insurance for full details.

Personal lending products and residential mortgages are offered by Royal Bank of Canada and are subject to its standard lending criteria.

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