



LIVE GREENER IN AN ENERGY STAR® CERTIFIED HOME

Choose an RBC Royal Bank® mortgage solution for your future-friendly Kinwick home

At Kinwick, we're proud to assist you on your clean energy journey with homes built to ENERGY STAR® standards for New Homes. These homes can help you reduce your impact on the environment and energy costs.

Find out how an RBC mortgage can benefit you



- Guaranteed capped interest rate for 24 months.* Plus, you may be eligible for a lower rate 120 days prior to your closing date.
- Available extended mortgage amortization period* beyond standard 30 years can help reduce your monthly payments.**
- Firm mortgage approval. Once approved, you stay approved.***
- Additional discount from our conventional mortgage interest rate:
 - 15 bps (0.15%) if your home closes by December 31, 2023 and provided you get approved for a 5-year fixed-rate mortgage term with RBC.
 - 10 bps (0.1%) if your home closes by June 1, 2024 and provided you get approved for a 3-year or 5-year fixed-rate mortgage term with RBC.
 - 10 bps (0.1%) if your home closes by December 31, 2024 and provided you get approved for a 4-year or 5-year fixed-rate mortgage term with RBC.
- No application or appraisal fees.
- More favourable underwriting given that we will recognize 75% lower expected property expenses with heating and cooling.
- Ability to fast-track your mortgage application under the blanket assessment property valuation process for eligible home models.
- 25% mortgage insurance premium rebate is available if eligible under CMHC Eco Plus program.
- Speak to an RBC Mortgage Specialist for additional information.
- Long Close offer: Start a mortgage application today and you can be eligible to earn up to \$3,000.¹



Make an appointment with an RBC Mortgage Specialist today to find out if an RBC mortgage is the right option for your new home purchase in the Kinwick community. They'll be able to assist in answering any questions you may have and help you along the way.

Call or email RBC:

Cathy MacKinnon
cathy.mackinnon@rbc.com
613-203-1775

Lauren Bartello
lauren.bartello@rbc.com
613-240-0927



*Mortgage approvals will be limited to the rate commitment period offered by RBC for the purchase.

**Depending on other terms and conditions of your mortgage, a longer amortization period can reduce your monthly payments, but can result in higher overall borrowing costs over the course of your mortgage. You should speak to an RBC Mortgage Specialist to determine what mortgage terms are right for you based on your needs and circumstances.

***Your mortgage approval may no longer be firm if a different home is purchased or you are adding to or removing from your mortgage application a co-borrower.

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

©/™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada. †All other trademark(s) are the property of their respective owner(s).

1 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 Mattamy Homes and located in Canada; (ii) initiated with an RBC Mortgage Specialist with an application start date on or after August 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:

Eligible mortgages or RBC Homeline Plan mortgage segments with a principal amount of...	...will receive the following amount in cash.
\$100,000.00 to \$499,999.99	\$1,000.00
\$500,000.00 to \$1,499,999.99	\$1,500.00
\$1,500,000.00 or greater	\$3,000.00

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.

® / ™ Trademark(s) of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.