



# A MORTGAGE OFFER WITH UNIQUE BENEFITS

## Introducing a mortgage solution for your Mattamy home from RBC Royal Bank®

At Wildflower Crossing, we're here to help you during your homebuying journey with a unique mortgage offer from RBC® that's filled with valuable benefits and protection.

### 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 25 years can help reduce your monthly payments.\*\*
- Firm mortgage approval. Once approved, you stay approved.\*\*\*
- No application or appraisal fees.
- Ability to fast-track your mortgage application under the blanket assessment property valuation process for eligible home models.
- Speak to an RBC Mortgage Specialist for additional information.
- Mass offer: Start a mortgage application from March 18, 2024 to June 30, 2024 and you could receive up to \$3,500 cash and 55,000 Avion points, for a total value of up to \$4,600.<sup>1</sup>
- Long Close offer: Start a mortgage application today and you can be eligible to earn up to \$3,000.<sup>2</sup>



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 Wildflower Crossing community. They'll be able to assist in answering any questions you may have and help you along the way.

#### Call or email RBC:

**Qais Hazraty**    [qais.hazraty@rbc.com](mailto:qais.hazraty@rbc.com)    226-988-6083  
**Alhama Sharif**    [alhama.sharif@rbc.com](mailto:alhama.sharif@rbc.com)    226-808-4620

\*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.

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1 This Promotional Offer comprises a Cash Offer component and a Points Offer component, as described below. In order to be eligible for and obtain the applicable benefit of the Points Offer component of the Promotional Offer, you must first qualify for the Cash Offer component by meeting its applicable terms and conditions.

#### A. Cash Offer Component Terms & Conditions:

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

An "Eligible Mortgage Application" is a personal residential mortgage application that results in a written mortgage pre-approval or approval, containing an interest rate commitment, dated between March 18, 2024 and June 30, 2024 (inclusive), in Canada only. Mortgage must fund within 120 days from the start of the rate commitment and no later than October 28, 2024. Offer available only for new mortgages or RBC Homeline Plan® mortgage segments of the following types and terms:

- 3-year fixed interest rate closed mortgage
- 4-year fixed interest rate closed mortgage
- 5-year fixed interest rate closed mortgage
- 5-year variable closed mortgage

Eligible mortgages or RBC Homeline Plan mortgage segments with a principal amount of \$100,000.00 to \$299,999.99 will receive \$500.00 in cash. Eligible mortgages or RBC Homeline Plan mortgage segments with a principal amount of \$300,000.00 to \$499,999.99 will receive \$1,000.00 in cash. Eligible mortgages or RBC Homeline Plan mortgage segments with a principal amount of \$500,000.00 to \$749,999.99 will receive \$1,500.00 in cash. Eligible mortgages or RBC Homeline Plan mortgage segments with a principal amount of \$750,000.00 to \$999,999.99 will receive \$3,000.00 in cash. Eligible mortgages or RBC Homeline Plan mortgage segments with a principal amount of \$1,000,000.00 or greater will receive \$3,500.00 in cash.

If you open a new 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) mortgages on owner-occupied residential dwellings only. Non-personal clients, commercial/investment properties, and properties not owner-occupied are excluded.

This offer is also 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. In addition, you are not eligible to participate in or receive the benefit of this Promotional Offer if you are currently participating, or have in the past participated, in an RBC Mortgage offer offered in conjunction with a new home builder. You may contact us for additional details and/or to confirm your eligibility. Offers 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.

Mortgage must remain open until the end of mortgage term; should your mortgage be repaid or otherwise closed or discharged prior to the end of its term, we reserve the right to demand repayment of the cash benefit amount you received, and by participating you agree (i) to repay this amount upon demand and (ii) that we may, without notice to you, debit any account you hold with us for such an amount.

**NOTE:** To receive the applicable cash benefit, you must have or open an RBC Royal Bank® Canadian dollar "Eligible Personal Deposit Account" (as described below) or an RBC Private Banking Account, and you must use it to make at least one payment for your mortgage by November 30, 2024. An "Eligible Personal Deposit Account" means one of the following RBC personal deposit account types: 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®. If you have more than one Eligible Personal Deposit Account, we reserve the right to choose, in our sole discretion, the Eligible Personal Deposit Account to which your cash benefit will be credited. The cash benefit will be credited eight weeks after all the criteria for an "Eligible Mortgage Application" are met. If you do not have an Eligible Personal Deposit Account by October 28, 2024 and make a mortgage payment from an eligible account by November 30, 2024, you will be deemed to have not qualified for this offer and will not be eligible to receive its benefits. RBC reserves the right to charge your account if you pay out your mortgage before the end of your term.

#### B. RBC Avion Points Offer Component Terms & Conditions:

In addition to the Cash Offer, if your "Eligible Mortgage Application" is for a mortgage or RBC Homeline Plan mortgage segment with a principal amount greater than or equal to \$100,000 and you have qualified for the Cash Offer component of the Promotional Offer by meeting its applicable terms and conditions as described above, you may be eligible to earn 55,000 RBC Avion points ("Bonus Points").

To qualify to receive the Bonus Points, you must (i) have qualified to receive the Cash Offer component of the Promotional Offer, and (ii) before October 28, 2024, have an "Eligible Personal Deposit Account" (as described below) that is enrolled in the RBC Value Program, or open an Eligible Personal Deposit Account and enroll it in the RBC Value Program. Eligible Personal Deposit Accounts include: 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. For more information on the RBC Value Program, please visit [rbccroyalbank.com/onlinebanking/servicech/pdf/br-value-program.pdf](http://rbccroyalbank.com/onlinebanking/servicech/pdf/br-value-program.pdf).

If you qualify to receive the Bonus Points by meeting all applicable terms and conditions, the Bonus Points will be deposited into the RBC Avion Rewards account tied to your Eligible Personal Deposit Account within eight weeks after meeting all the criteria for an "Eligible Mortgage Application", as described above.

If you do not have an Eligible Personal Deposit Account that is enrolled in the RBC Value Program by October 28, 2024, you will be deemed to have not qualified for the Bonus Points and will therefore not receive them.

#### Other Terms & Conditions Applicable to the Promotional Offer:

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.

If you are an RBC Avion Visa Infinite®, RBC Avion Visa Platinum®, RBC Avion Visa Infinite Privilege®, RBC Avion Visa Infinite Business® or RBC Avion Visa Business cardholder ("RBC Avion Cardholder"), 55,000 Avion points can be redeemed for a round trip long-haul flight to Mexico, Hawaii or Alaska from Eastern Canada or the United States, and to Bermuda, Central America, Caribbean from Western Canada or the United States, with a maximum ticket price of \$1,100. All applicable taxes, service fees and surcharges are the responsibility of the traveler. For more details, including information on redeeming for first class and business class seats, visit [avionrewards.com/travel/index.html](http://avionrewards.com/travel/index.html). If you are not an RBC Avion Cardholder, different redemption rates apply. Avion points can also be redeemed for travel, gift certificates/cards, brand name merchandise, and more. All rewards are subject to availability and may change without prior notice. For complete terms, conditions and restrictions that apply to the Avion Rewards program, please visit [avionrewards.com](http://avionrewards.com) or call 1-800 ROYAL 1-2 (1-800-769-2512).

2 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 (i) is 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) is initiated with an RBC Mortgage Specialist with an application start date on or after March 18, 2024; (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 a new 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) for owner-occupied residential dwellings only. Non-personal clients, commercial/investment properties and properties not owner-occupied are excluded.

This offer is also 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.

Mortgage must remain open until the end of the mortgage term; should your mortgage be repaid or otherwise closed or discharged prior to the end of its term, we reserve the right to demand repayment of the cash benefit you received, and by participating you agree (i) to repay this amount upon demand and (ii) that we may, without notice to you, recover this amount by debiting any account you hold with us.

**NOTE:** To receive the applicable cash benefit, you must have or open an RBC Royal Bank® Canadian dollar "Eligible Personal Deposit Account" (as described below) or an RBC Private Banking Account, and you must use it to make at least one payment for your mortgage one month after the mortgage advance date. An "Eligible Personal Deposit Account" means one of the following RBC personal deposit account types: 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®. If you have more than one Eligible Personal Deposit Account, we reserve the right to choose, in our sole discretion, the Eligible Personal Deposit Account to which your cash benefit will be credited. The cash benefit will be credited eight weeks after all the criteria for an "Eligible Mortgage Application" are met. If you do not have an Eligible Personal Deposit Account and make a mortgage payment from an eligible account one month after the mortgage advance date, 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.