



Your interests are global.
And so are we.

Welcome to Royal Bank of Canada



Thank you for
choosing us



At RBC Wealth Management, we understand your wealth is about more than money. We put you, your family and your business at the center of everything we do. Your journey is unique and we are here to support what's important to you, your needs and your ambitions for the future.

We need to know more about you to begin mapping the financial future you want. And it all starts with you – what's your story?

Through sharing with us your information and related documents that support your answers to the following questions, we can gain a deeper understanding of you and your needs.

Who you are

- Identification documents
- Where do you reside?
- Are you an Accredited Investor / Professional Investor / Private Banking Client?
- What are your investment objectives and goals?
- What is your risk appetite?
- What is your tax residency status?

How you got here

We are committed to help you pursue what matters most to you. In order to support you with the appropriate suite of solutions, we would first need to know your journey.

We want to hear from you, along with supporting documents, the origin of your wealth and funds.

Let's plan for your success.

Sharing with us the above information will help us align your wealth strategy with your financial needs and from there, we tailor a unique plan by tapping on our network of local and global professionals.



Onboarding checklist for individuals – An Overview

Share with us your story

It is key to get to know you in order to ensure we offer suitable advice and understand the purpose of the account and activity.

Understanding how you got here, the source of your wealth – the origins of your funds and assets will help us to carry out due diligence and manage financial crime risk.

To validate your source of wealth, we would require supporting documentation and information.

Examples of source of wealth include – among others:

- Inheritance
- Company ownership and profits
- Investment / Savings
- Property sale
- Property portfolio
- Gift
- Sale of company, its shares or assets
- Income from profession / employment
- Compensation payment
- Proceeds of investment and company funds of the investment
- Other income

To initiate the account opening process, we need – among others – the following documents from you.

Identification and supporting documents

- Identification documents
 - Hong Kong Identity Card (“HKID”) for Hong Kong nationals (for HK booked HK managed client); or
 - Singapore National Registration Identity Card (“NRIC”); or
 - Valid passport;
- Proof of residential address within 3 months of issuance
- Account application form

Professional Investor / Private Banking Client Status

For us to treat you as a Professional Investor (PI) and Private Banking Client (PBC) for the purposes of all of the consent provisions as well as ascertain your portfolio, we require the following supporting documents:

- PI Declaration form
- Proof of PI status
- Proof of PBC status

Accredited Investor Status (if applicable)

For us to treat you as an Accredited Investor (AI) for the purposes of all of the consent provisions, we require the following supporting documents:

- Declaration of AI status form
- Proof of AI status
- Opt-in confirmation form

Let’s plan for your success

We tailor strategies and offer advice based on your investment goals and risk appetite. The following documents will help us in identifying your profile and ensure that our solutions align with your aims:

- Client Investment Profile
- Investment Suitability Information
- Risk Disclosure statement
- Investor Characterisation Form – Derivatives Knowledge

To ensure RBC’s compliance with global regulations, we require you to provide the following tax-relevant information:

- W-8BEN or W-9 form

Form Type	Intended Uses for the Form
W-9	A non-US domicile with US passport.
W-8BEN	An individual who is not a tax resident in the US and is the beneficial owner of income.

- CRS Individual Self Certification Form (CRS-I)

Depending on the services requested from us, and your demography (age, education, country of residence etc), other forms may apply.

Scan the QR code to view the terms and conditions. Please ensure that you have reviewed it.





The information contained in this material is accurate as at February 2023.

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