

# RBC FUNDS (LUX)

*Société d'investissement à capital variable (SICAV) under Luxembourg Law*

## Subscription and Redemption Process

### Account Opening – All Sub Funds

To make an initial subscription for shares in RBC Funds (Lux) Sub-funds the following documentation must be completed, signed and submitted to the Registrar and Transfer Agent:

- Application and Account Opening Form;
- Facsimile trade instructions specifying the name of the sub-fund, share class, ISIN code of the sub-fund, currency and amount – see subscription order form and redemption order form available at <http://global.rbcgam.com/europe/institutional/document-library/default.fs>.

RBC Investor Services Bank S.A. has been appointed as the Registrar and Transfer Agent and will deal with the account opening and following subscriptions and redemptions.

The Application and Account Opening Form must be sent to the Registrar and Transfer Agent by post. In order to expedite the account opening process, the Application and Account Opening Form may be sent by facsimile, while the original and supporting documentation is posted.

#### **RBC Investor Services Bank S.A.**

Attn: Registration Department – Shareholder Services  
RBC Funds (Lux)  
14, Porte de France  
L4360, Esch sur Alzette  
Grand Duchy de Luxembourg  
Fax number: +352 2460 4841

Following a review of the Application & Account Opening Form, applicants must provide information requested by the Registrar and Transfer Agent and required under relevant anti-money laundering and taxation laws before the application can be processed.

Please note that depending on the information provided additional documentation may be required.

## Dealing Cycle

The cut-off time for the receipt of subscription and redemptions orders (the “**Dealing Cut-Off**”) depends on the Sub-fund.

For the following sub-funds, trade instructions received by the Transfer Agent prior to 12:00 CET on a Valuation Day (**T**) will be effected on the basis of the Net Asset Value per share prevailing that day without reference to the investor.

*RBC Funds (Lux) – Canadian Equity Value Fund*  
*RBC Funds (Lux) – Emerging Markets Equity Fund*  
*RBC Funds (Lux) – Emerging Markets Value Equity Fund*  
*RBC Funds (Lux) – Emerging Markets Small Cap Equity Fund*  
*RBC Funds (Lux) – European Equity Focus Fund*  
*RBC Funds (Lux) – Global Equity Focus Fund*  
*RBC Funds (Lux) – Global Resources Fund*  
*RBC Funds (Lux) – Global Bond Fund*  
*RBC Funds (Lux) – U.S. Investment Grade Corporate Bond Fund*  
*RBC Funds (Lux) – U.S. Mid Cap Value Equity Fund*  
*RBC Funds (Lux) – U.S. Small Cap Equity Fund*

(Collectively, “**Trade Day Sub-funds**”)

For the following Sub-funds, trade instructions received by the Transfer Agent prior to 12:00 CET **on a business day before Valuation Day (T-1)** will be processed on the basis of the Net Asset Value per share prevailing on Valuation Day without reference to the investor.

*RBC Funds (Lux) – Asia Ex-Japan Equity Fund*  
*RBC Funds (Lux) – Balanced Portfolio*  
*RBC Funds (Lux) – Conservative Portfolio*  
*RBC Funds (Lux) – Growth Portfolio*

(Collectively, the “**Trade Day-1 Sub-funds**”)

With respect to either the Trade Day Sub-funds or the Trade Day-1 Sub-funds, no future or back-dated instructions will be recognized. If the trade instructions are received by the Registrar and Transfer Agent after the applicable Dealing Cut-Off, they will be deferred until the following Valuation Day.

### T+1:

The Registrar and Transfer Agent will fax a contract note to the investor’s fax number provided in the trade forms. Shares will be allotted by the Registrar and Transfer Agent upon receipt of notification from the Custodian that an authenticated electronic funds transfer advice has been received.

### T+3: Settlement Day

For subscriptions, settlement must be made by electronic funds transfer as per wire instructions in the trade forms. Investors should ensure that any charges incurred on electronic transfers are included in the amount transferred.

## RBC FUNDS (LUX)

Available Share Classes as at January 19 2018

Fund	Currency	Share Class	Dist Frequency	ISIN Code	Bloomberg Code
<b>The Equity Sub-Funds</b>					
RBC Funds (Lux) – Global Equity Focus Fund	USD	Class O (acc)		LU1096671539	RBCGLFO LX
RBC Funds (Lux) – Global Equity Focus Fund	USD	Class O (dist)	A	LU1532723878	RBCGLOU LX
RBC Funds (Lux) – Global Equity Focus Fund	GBP	Class O (acc) GBP (Hedged)		LU1360333014	RGFOAGH LX
RBC Funds (Lux) – Global Equity Focus Fund	NOK	Class O (acc) NOK (Hedged)		LU1711394145	RGFOANH LX
RBC Funds (Lux) – Global Equity Focus Fund	USD	Class A (acc)		LU1096671612	RBCGLAU LX
RBC Funds (Lux) – Global Equity Focus Fund	USD	Class B (acc)		LU1096671885	RBCGLBU LX
RBC Funds (Lux) – Global Equity Focus Fund	GBP	Class B (dist) GBP	A	LU1199649978	RBCGLBG LX
RBC Funds (Lux) – Global Equity Focus Fund	GBP	Class B (dist) GBP (Hedged)	A	LU1096671968	RBCGLBH LX
RBC Funds (Lux) – European Equity Focus Fund	EUR	Class O (acc)		LU1217268827	RBCEFOE LX
RBC Funds (Lux) – European Equity Focus Fund	USD	Class O (acc) USD (Hedged)		LU1451264953	RBCEFOF LX
RBC Funds (Lux) – European Equity Focus Fund	GBP	Class O (acc) GBP (Hedged)		LU1708194383	REFOAGH LX
RBC Funds (Lux) – European Equity Focus Fund	USD	Class A (acc) USD (Hedged)		LU1217268587	RBCEAUH LX
RBC Funds (Lux) – European Equity Focus Fund	USD	Class B (acc) USD (Hedged)		LU1217268660	RBCEBUH LX
RBC Funds (Lux) – European Equity Focus Fund	GBP	Class B (dist) GBP (Hedged)	A	LU1217268744	RBCEBGH LX
RBC Funds (Lux) – European Equity Focus Fund	GBP	Class B (dist) GBP	A	LU1575080160	RBCEFBG LX
RBC Funds (Lux) – Canadian Equity Value Fund	CAD	Class O (acc)		LU0569851230	RBCCEQO LX
RBC Funds (Lux) – Canadian Equity Value Fund	CAD	Class A (acc)		LU0610496068	RBCCEQA LX
RBC Funds (Lux) – Canadian Equity Value Fund	CAD	Class B (acc)		LU0641092787	RBCCEQB LX
RBC Funds (Lux) – Canadian Equity Value Fund	GBP	Class B (dist) GBP (Hedged)	A	LU0954298070	RBCCBGH LX
RBC Funds (Lux) – U.S. Small Cap Equity Fund	USD	Class O (acc)		LU0687669076	RBCUSSO LX
RBC Funds (Lux) – U.S. Small Cap Equity Fund	USD	Class A (acc)		LU0687667963	RBCUSSA LX
RBC Funds (Lux) – U.S. Small Cap Equity Fund	USD	Class B (acc)		LU0687668425	RBCUSSB LX
RBC Funds (Lux) – U.S. Small Cap Equity Fund	GBP	Class B (dist) GBP (Hedged)	A	LU0954298237	RBCBDGH LX
RBC Funds (Lux) – Asia ex-Japan Equity Fund	USD	Class O (acc)		LU1096671026	RBAXJOA LX
RBC Funds (Lux) – Asia ex-Japan Equity Fund	USD	Class A (acc)		LU1096671299	RBAXJAA LX
RBC Funds (Lux) – Asia ex-Japan Equity Fund	USD	Class B (acc)		LU1096671372	RBAXJBA LX
RBC Funds (Lux) – Asia ex-Japan Equity Fund	GBP	Class B (dist) GBP (Hedged)	A	LU1096671455	RBAXJBI LX
RBC Funds (Lux) – Emerging Markets Equity Fund	USD	Class O (acc)		LU0894190932	RBCEMEO LX
RBC Funds (Lux) – Emerging Markets Equity Fund	GBP	Class O (acc) GBP		LU1327518038	RBEMEOG LX
RBC Funds (Lux) – Emerging Markets Equity Fund	EUR	Class O (acc) EUR		LU1662744868	RBCEMOE LX
RBC Funds (Lux) – Emerging Markets Equity Fund	GBP	Class O (acc) GBP (Hedged)		LU1360332552	REMOAGH LX
RBC Funds (Lux) – Emerging Markets Equity Fund	USD	Class A (acc)		LU0953692513	RBCEMEA LX
RBC Funds (Lux) – Emerging Markets Equity Fund	EUR	Class A (acc) EUR		LU1575079741	RBCEMAE LX
RBC Funds (Lux) – Emerging Markets Equity Fund	EUR	Class A (acc) EUR (Hedged)		LU1575079311	RBEMAEH LX
RBC Funds (Lux) – Emerging Markets Equity Fund	USD	Class B (acc)		LU0953692786	RBCEMEB LX
RBC Funds (Lux) – Emerging Markets Equity Fund	EUR	Class B (acc) EUR (Hedged)		LU1257139557	RBCMBEH LX
RBC Funds (Lux) – Emerging Markets Equity Fund	GBP	Class B (dist) GBP	A	LU1199649382	RBCEMBG LX
RBC Funds (Lux) – Emerging Markets Equity Fund	GBP	Class B (dist) GBP (Hedged)	A	LU0954298310	RBCEMBH LX
RBC Funds (Lux) – Emerging Markets Value Equity Fund	USD	Class O (acc)		LU1217269478	RBCEMVO LX
RBC Funds (Lux) – Emerging Markets Value Equity Fund	GBP	Class O (acc) GBP		LU1327514805	RBEOAGH LX
RBC Funds (Lux) – Emerging Markets Value Equity Fund	GBP	Class O (acc) GBP (Hedged)		LU1708194110	RMVOAGH LX
RBC Funds (Lux) – Emerging Markets Value Equity Fund	EUR	Class O (acc) EUR (Hedged)		LU1748250849	
RBC Funds (Lux) – Emerging Markets Value Equity Fund	USD	Class A (acc)		LU1217269049	RBCEMVA LX
RBC Funds (Lux) – Emerging Markets Value Equity Fund	USD	Class B (acc)		LU1217269122	RBCEMVB LX
RBC Funds (Lux) – Emerging Markets Value Equity Fund	GBP	Class B (dist) GBP (Hedged)	A	LU1217269395	RBCVBGH LX
RBC Funds (Lux) – Emerging Markets Value Equity Fund	EUR	Class B (acc) EUR (Hedged)		LU1748250922	

## RBC FUNDS (LUX)

Available Share Classes as at January 19 2018

Fund	Currency	Share Class	Dist Frequency	ISIN Code	Bloomberg Code
<b><u>The Equity Sub-Funds</u></b>					
RBC Funds (Lux) – Emerging Markets Small Cap Equity Fund	USD	Class O (acc)		LU1217269809	RBCEMSO LX
RBC Funds (Lux) – Emerging Markets Small Cap Equity Fund	GBP	Class O (acc) GBP		LU1327516768	RBEMSOG LX
RBC Funds (Lux) – Emerging Markets Small Cap Equity Fund	USD	Class A (acc)		LU1217269551	RBCEMSA LX
RBC Funds (Lux) – Emerging Markets Small Cap Equity Fund	USD	Class B (acc)		LU1217269635	RBCEMSB LX
RBC Funds (Lux) – Emerging Markets Small Cap Equity Fund	GBP	Class B (dist) GBP (Hedged)	A	LU1217269718	RBCSBGH LX
RBC Funds (Lux) – Global Resources Fund	USD	Class O (acc)		LU0444594930	RBCGLRO LX
RBC Funds (Lux) – Global Resources Fund	USD	Class A (acc)		LU0610494014	RBCGLRA LX
RBC Funds (Lux) – Global Resources Fund	USD	Class B (acc)		LU0641092514	RBCGLRB LX
RBC Funds (Lux) – Global Resources Fund	GBP	Class B (dist) GBP (Hedged)	A	LU0954298401	RBCGBBG LX
<b><u>The Bond Sub-Funds</u></b>					
RBC Funds (Lux) – Global Bond Fund	USD	Class O (acc)		LU0820967361	RBCGBDO LX
RBC Funds (Lux) – Global Bond Fund	GBP	Class O (dist) GBP (Hedged)	Q	LU0877923408	RBCODGH LX
RBC Funds (Lux) – Global Bond Fund	USD	Class A (acc)		LU0953692869	RBCGBDA LX
RBC Funds (Lux) – Global Bond Fund	USD	Class B (acc)		LU0953692943	RBCGBDB LX
RBC Funds (Lux) – Global Bond Fund	GBP	Class B (dist) GBP (Hedged)	Q	LU0954298666	RBCGBGH LX
RBC Funds (Lux) – U.S. Investment Grade Corporate Bond Fund	USD	Class O (acc)		LU0494129082	RBCUIGO LX
RBC Funds (Lux) – U.S. Investment Grade Corporate Bond Fund	USD	Class O (dist)	Q	LU0619788440	RBCUIDO LX
RBC Funds (Lux) – U.S. Investment Grade Corporate Bond Fund	USD	Class A (acc)		LU0610494527	RBCUIGA LX
RBC Funds (Lux) – U.S. Investment Grade Corporate Bond Fund	USD	Class B (acc)		LU0641092605	RBCUIGB LX
RBC Funds (Lux) – U.S. Investment Grade Corporate Bond Fund	GBP	Class B (dist) GBP (Hedged)	Q	LU0954298823	RBUSCGH LX
<b><u>The Allocation Sub-Funds</u></b>					
RBC Funds (Lux) – Conservative Portfolio	USD	Class O (acc)		LU0820967445	RBCPCU LX
RBC Funds (Lux) – Conservative Portfolio	EUR	Class O (acc) EUR (Hedged)		LU0820967528	RBCPCE LX
RBC Funds (Lux) – Conservative Portfolio	GBP	Class O (acc) GBP (Hedged)		LU0820967791	RBCPCG LX
RBC Funds (Lux) – Conservative Portfolio	USD	Class A (acc)		LU0953693164	RBCCAUS LX
RBC Funds (Lux) – Conservative Portfolio	USD	Class B (acc)		LU0953693248	RBCPBUS LX
RBC Funds (Lux) – Conservative Portfolio	GBP	Class B (dist) GBP (Hedged)	Q	LU0954299045	RBCPBGH LX
RBC Funds (Lux) – Balanced Portfolio	USD	Class O (acc)		LU0820967874	RBCBPCU LX
RBC Funds (Lux) – Balanced Portfolio	EUR	Class O (acc) EUR (Hedged)		LU0820967957	RBCBPCE LX
RBC Funds (Lux) – Balanced Portfolio	GBP	Class O (acc) GBP (Hedged)		LU0820968096	RBCPCG LX
RBC Funds (Lux) – Balanced Portfolio	USD	Class A (acc)		LU0953693321	RBCPAUA LX
RBC Funds (Lux) – Balanced Portfolio	USD	Class B (acc)		LU0953693594	RBCPBUA LX
RBC Funds (Lux) – Balanced Portfolio	GBP	Class B (dist) GBP (Hedged)	Q	LU0954299128	RBCBBGH LX
RBC Funds (Lux) – Growth Portfolio	USD	Class O (acc)		LU0820968179	RBCGROU LX
RBC Funds (Lux) – Growth Portfolio	EUR	Class O (acc) EUR (Hedged)		LU0820968252	RBCGOEH LX
RBC Funds (Lux) – Growth Portfolio	GBP	Class O (acc) GBP (Hedged)		LU0820968336	RBCGOSH LX
RBC Funds (Lux) – Growth Portfolio	USD	Class A (acc)		LU0953693677	RBCGPAU LX
RBC Funds (Lux) – Growth Portfolio	USD	Class B (acc)		LU0953693750	RBCGPBU LX
RBC Funds (Lux) – Growth Portfolio	GBP	Class B (dist) GBP (Hedged)	Q	LU0954299391	RBCGBPH LX

Dist Frequency : 'A' denotes Annual / 'Q' denotes Quarterly (fiscal year–end October 31)



Dear Sirs,

RBC Investor and Treasury Services is appointed as transfer agent. In this role RBC Investor and Treasury Services handles the cash processing related to such units subscriptions and redemptions.

In this context, the attached table details the RBC Investor and Treasury Services Standard Settlement Instructions, the payments format and cut-offs. Payments have to be initiated via MT103. Payments initiated via MT202 containing all information as prescribed in the attached table SSI, will be accepted and treated as non-STP instructions.

We kindly ask you to respect these details for any payment instruction you may carry out in this context.

Non-compliance to those details will expose the payment initiator and the beneficiary to additional fees for non-STP payment, claim for late payment, delays in the processing itself of the payment and in the worst scenario to the pure return of the incoming funds.

For any additional question, please do not hesitate to contact Customer Services at +352 2605 9730 or at [CustomerServices@rbc.com](mailto:CustomerServices@rbc.com)

Yours truly,

RBC Investor and Treasury Services



## Regulatory Update

June 2017

### Standard Settlement Instructions – effective June 26, 2017

An updated anti-money laundering and counter-terrorism financing framework will come into effect in the European Union (EU) on June 26, 2017, including the fourth [Anti-Money Laundering Directive \(AMLD4\)](#) and the revised [Wire Transfer Regulation \(WTR2\)](#).

To facilitate the timely processing of payments to RBC Investor & Treasury Services (RBC I&TS) in its capacity as Transfer Agent, please include the necessary information in your Standard Settlement Instructions effective June 26, 2017 as outlined in the table below. Incomplete information may result in processing delays or rejections of payments. Please also ensure you advise your counterparties of the new requirements.

SWIFT message type MT103	SWIFT field tag 56A	SWIFT field tag 57A	SWIFT field tag 59		SWIFT field tag 71A
CCY	Our correspondent BIC	Beneficiary bank BIC	Account number	Beneficiary account name	Fees
CAD	BOFACATT	FETALULL	LU10 3416 4200 1620 3900	RBC FUNDS (LUX)-COLLECTION ACC.	OUR
EUR	BOFAGB22	FETALULL	LU15 3411 4200 1620 6000	RBC FUNDS (LUX)-COLLECTION ACC.	SHA
GBP	BOFAGB22	FETALULL	LU69 3419 4200 1620 2300	RBC FUNDS (LUX)-COLLECTION ACC.	SHA
NOK	DNBANOKK	FETALULL	LU87 3411 4200 1620 1600	RBC FUNDS (LUX)-COLLECTION ACC.	SHA
USD	BOFAUS3N	FETALULL	LU22 3412 4200 1620 6600	RBC FUNDS (LUX)-COLLECTION ACC.	OUR

As a Payment Service Provider (PSP) under the requirements of WTR2, RBC I&TS will additionally require you to include the following information within your payment instructions, effective June 26, 2017.

SWIFT message type MT103 (Cash transfers)	For EU payments (where all PSPs are situated within the EU)	For non-EU payments (if one PSP is not situated within the EU)
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<b>Information related to the payer</b> <b>SWIFT field tag 50</b>	account number	account number name address, or <ul style="list-style-type: none"> <li>▪ official Identity number or</li> <li>▪ client number or</li> <li>▪ date and place of birth</li> </ul>
<b>Information related to the payee/beneficiary</b> <b>SWIFT field tag 59</b>	account number name *	account number name *

\* The payment format should be adequate to enable an accuracy check on the payee/beneficiary

RBC I&TS continues to assess the impact of these requirements on RBC I&TS and our clients and will provide you with additional updates and operational details as appropriate.

If you need any further information, please contact your RBC I&TS representative.

RBC Investor & Treasury Services™ is a global brand name and is part of Royal Bank of Canada. RBC Investor & Treasury Services is a specialist provider of asset servicing, custody, payments and treasury services for financial and other institutional investors worldwide. RBC Investor & Treasury Services operates primarily through the following companies: Royal Bank of Canada, RBC Investor Services Trust and RBC Investor Services Bank S.A., and their branches and affiliates. RBC IS Bank S.A. is supervised in Luxembourg by the CSSF and the European Central Bank. In the UK, RBC I&TS operates through RBC Investor Services Trust, London Branch & Royal Bank of Canada, London Branch, authorised and regulated by the Office of the Superintendent of Financial Institutions of Canada. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Additionally, RBC I&TS UK operates through RBC Europe Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. In Australia, RBC Investor Services Trust is authorized to carry on financial services business by the Australian Securities and Investments Commission under the AFSL (Australian Financial Services Licence) number 295018. In Singapore, RBC Investor Services Trust Singapore Limited (RISTS) is licensed by the Monetary Authority of Singapore (MAS) as a Licensed Trust Company under the Trust Companies Act and was approved by the MAS to act as a trustee of collective investment schemes authorized under S 286 of the Securities and Futures Act (SFA). RISTS is also a Capital Markets Services Licence Holder issued by the MAS under the SFA in connection with its activities of acting as a custodian. In Guernsey, RBC Offshore Fund Managers Limited is regulated by the Guernsey Financial Services Commission in the conduct of investment business. Registered Office: PO Box 246, Canada Court, St Peter Port, Guernsey, Channel Islands, GY1 3QE, registered company number 8494. In Jersey, RBC Fund Administration (CI) Limited is regulated by the Jersey Financial Services Commission in the conduct of fund services and trust company business in Jersey. Registered office: 19-21 Broad Street, St Helier, Jersey, Channel Islands, JE1 3PB. Registered company number 52624. In Hong Kong, RBC Investor Services Bank S.A. is a restricted license bank and is authorized to carry on certain banking business in Hong Kong by the Hong Kong Monetary Authority. RBC Investor Services Trust Hong Kong Limited is regulated by the Mandatory Provident Fund Schemes Authority as an approved trustee.

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