



Shareholder Services Glossary

This glossary provides descriptions of key terms used within RBC Investor & Treasury Services' (RBC I&TS) Shareholder Services application

A Account: Name and designation (if available) relating to a person or institution for which the account has been set up

Account number: A unique reference number assigned to an account by RBC I&TS. The identifier format is three letters or alpha numeric codes followed by a seven-digit number (e.g., ABC0000001).

B Balance: Shares available within a specific share class

Blocked since: Start date of account blocking, applicable for accounts with 'Blocked' status only

C CCY: Represents currency

Clearing: Specific settlement process where shares are settled against payment with a simultaneous exchange of cash and shares

- Clearing system: Responsible for settling payments and transactions. The process is performed by a clearing house (e.g., Clearstream or Euroclear).
- Clearing account number: External account number provided by the clearing house and where shares/units are deposited

Client reference: Reflects an external SWIFT transaction reference number

Current value: Current market value based on the last available price of the share class

D Distribution information: Information on the entities distributing funds on behalf of clients

- Dealer: An intermediary acting on their own behalf or on behalf of a third party. The dealer reflects the name of the entity who requested the account opening. A dealer will have a unique reference which is the three letter prefix of the account number.
- Branch: A local office of a company within the distribution network
- Representative: The sales person within a branch of the distribution network

F Fees: Values charged as defined in the Prospectus. This can be reflected as an amount or percentage, and expressed in the currency of the share class.

- Dealer: Fees paid to the dealer, typically if front-end commissions are applicable
- Promoter: Depending on the Prospectus, a promoter fee may apply
- Fund: Depending on the Prospectus, a fund fee may apply

Forex [CCY1/CCY2]: Foreign Exchange (FX) rates between different currencies (CCY1 and CCY2). FX rates can be used for subscriptions and redemptions when investing/redeeming in a currency other than the fund currency (if available). Same may apply for switches.



I **Indicative amount of transfer:** The value of the share class moved from one account to another. As no price is calculated for transfers the last available price is used to estimate the value and provided for information purposes only.

Input channel: The vehicle used to submit transactions (e.g., SWIFT, Web, Fax or email).

Legal Fund: A legal structure that may contain multiple share classes, which may also be referred to as an 'umbrella' or fund.

O **Order receipt date:** The date and time a transaction was received by RBC I&TS. The order receipt date is used to determine the Trade Date in combination with the fund cut-off

- **Payment details:** Contains all pertinent information on outgoing and incoming payments
- **Account number:** Account number of the final beneficiary
- **Beneficiary:** Account owner's name at the beneficiary bank
- **Beneficiary bank:** Institution holding the beneficiary's account
- **Correspondent bank:** Bank acting on behalf of the beneficiary bank when payments are made outside the country where they were initiated
- **Paid on:** Date money was distributed from the collection account of the fund

P **Price:** Price used to value the assets. Under UCITS, price is expressed in Net Asset Value (NAV) per share/unit as calculated at each valuation point.

Price CCY: Transaction price currency

Q **Quantity:** Number of shares/units of a share class. The quantity is either instructed, or calculated based on the instructed amount and price.

S **Settlement amount (Sett. Amount):** Amount to be paid for a specific transaction. For a switch, it is the reinvested amount

Settlement currency (Sett. CCY): Currency of the transaction settlement amount

Share class: Name of the share class

Share class code: A unique identifier of the share class (e.g., ISIN APIR, internal code)



S

Status: Current state of the transaction throughout the processing lifecycle, or status of an account

- **Awaiting cash or awaiting counterparty:** A transaction where cash is missing or the instruction in the clearing system remains outstanding
- **Blocked:** An account blocked for AML/KYC or other reasons and unavailable to process transactions or maintenance. It may be flagged as 'Inactive', 'Pledged' or 'Awaiting' (e.g., pending approval or awaiting further information).
- **In progress and In progress (web):** Reflects a transaction which has been received by RBC I&TS and is being processed by its back office
- **Priced:** The final state after a transaction has been processed and calculated
- **Rejected:** The final state when a transaction cannot be processed
- **Unblocked:** Account is ready for transactions or maintenance and shares/units are available

T

Taxes: Tax which may be applied to a trade, defined as an amount or a percentage

Trade date: Date the transaction is processed

Transaction ID: Unique RBC I&TS identifier automatically assigned to the transaction

Transaction sub-type: A precise trading option available under some main transaction types

Transaction type: The main transaction trading type:

- **Corporate action:** An event within a share class (e.g., merging or liquidation)
- **Dividend (distribution):** Occurs when a portion of the share class earnings (decided by the Board of Directors) is paid to the investor or is reinvested
- **Fee:** Cost or reimbursement for an investment
- **Redemption:** Sale of shares/units
- **Subscription:** Purchase of shares/units
- **Switch (exchange):** Redemption of shares/units (all or part) in an existing share class and the reinvestment of proceeds into another share class. A switch typically has two steps; 'out leg' which reflects sales, and the 'in leg' reflecting the reinvestment into a new share class.
- **Transfer:** Movement of shares/units from one account to another, with no cash movement
- **Others:** Less frequent transaction types

V

Value in CCY: Value of assets in the share class converted into the fund's preferred currency using the last available FX rate, provided for information purposes only.



RBC Investor & Treasury Services

rbcits.com

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. In the UK, RBC Investor Services Trust operates through a branch; RBC Investor Services Trust (UK Branch), the UK branch of a trust company incorporated under the laws of Canada with its UK address at Riverbank House, 2 Swan Lane, London EC4R 3AF, UK. 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. 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 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. This document is intended to provide general information only on services and products of RBC Investor & Treasury Services, and does not constitute any legal obligation or commitment on behalf of RBC Investor & Treasury Services. © / ™ Trademarks of Royal Bank of Canada. Used under licence.