

Commercial Financial Services

Financial services for the public sector





We're here to help

Public sector organizations may differ greatly in their mandates, but institutions like yours share a number of unique needs and challenges that set you apart from for-profit corporations.

Funding and the need to meet approved budgets often results in a constant drive to do more for less money. And while you may have influence over some revenue sources, much of it may lie beyond your direct control.

Shifts in service focus and methods of delivery often means that you need to find ways of doing more for less. Through all of these changes, institutions like yours must not only maintain their infrastructure but also continue to deliver a high level of service.

RBC® is a leading financial institution serving the public sector across Canada. Our account managers see first-hand the many opportunities and challenges organizations like yours face. We use this first-hand experience to provide the advice and financial solutions that you need to serve your clientele and fulfill your mandate.

Dedicated industry team

RBC has a dedicated, national team of more than 30 account managers who focus on meeting the needs of organizations in the public sector. These specialists work with organizations like yours on a daily basis, providing financial management advice and solutions that ultimately help maximize the value delivered to end users of public-sector services.

When you work with an RBC account manager, you can expect to receive:

- › A regular comprehensive review of your organization's financial needs to ensure we understand your vision and goals and can offer proactive advice and financial solutions to make them happen.
- › Access to RBC Global Transaction Solutions specialists who provide expertise in foreign exchange, payments, collections and trade financing products for international dealings.
- › Comprehensive financial solutions developed with input from your organization's existing advisors, such as lawyers and accountants.
- › Access to specialist teams within RBC Capital Markets® who can provide you with additional expertise as your organization requires it.

The right financial solutions

RBC has the financial advice and solutions that you need to finance capital programs, optimize cash flow, minimize risk and reduce operating expenses. Here are just a few of the ways we can help.

- › **Efficient cash management.** With tailored cash management solutions to enhance efficiency, prevent fraud and facilitate the processing of receivables and payables, your organization can be a leader in effective cash management practices. In addition, we offer a wide range of electronic banking services that make cash management efficient, cost-effective, convenient and secure.
- › **Access to cash.** Your mandate to provide services is your highest priority, and this may require you to seek funding for a variety of projects at any given time. These could include investments in property, equipment, buildings and maintaining infrastructure or bridge financing to cover delays in funding from other sources. RBC Royal Bank® term loans, leasing and lines of credit provide flexible, convenient ways to fund these programs. Whatever your borrowing needs, we can help.
- › **Consistent cash flow.** An RBC Royal Bank operating line of credit is a cost-effective way to make sure cash is available when you need it, and you can access it through a variety of channels.
- › **Banking ease.** Services are customized to meet your organization's needs and priced to reflect the competitive nature of the public sector market and your business relationship with RBC.
- › **Investing your money.** Our investment services can leverage the expertise of RBC Capital Markets, RBC Private Counsel® or RBC Institutional Wealth Management on your behalf.
- › **Enhanced HR management.** People will always play an important role in your institution's success, and we provide a full range of employee loyalty services that can help your organization attract and keep the best talent. These range from group banking and financial packages that provide benefits such as discounts, preferred rates and waived fees, to group savings plans that provide personalized investment advice and the convenience of direct payroll contributions.

What our clients say

"RBC is really tuned in to our business needs and their level of service and attention to detail is exemplary. They've been a great financial partner to work with – and have always been there when we needed them."

Wendy Young, Director, Financial Services
Vancouver Island University, Nanaimo

"The people at RBC are very responsive and solution-oriented. Just recently, we were looking for a way to hedge our exposure to rising diesel fuel prices for our bus transportation. RBC was great at taking us through the options and providing a solution that gave us the cost certainty we needed."

Peter Lynch, Director of Finance
Limestone District School Board, Kingston

"Because of RBC's experience and knowledge of our sector, the review was quick, to the point and what is always important to us, at no cost! Our banking relationship is important to us and the experience and dedication of our RBC team, is a key factor in maintaining a strong banking relationship!"

Gerry Mahoney, Manager Treasury
City of Ottawa, Ottawa

It's easy to make the switch to RBC

We make it easy for your organization to make the switch to RBC, with a detailed implementation plan, defined step-by-step process and an experienced team dedicated to carrying out a seamless implementation for your organization.

Speak with an RBC account manager today

For more information on how RBC can meet your needs, speak with one of our account managers today.

To find an account manager in your area, please visit www.rbcroyalbank.com/public-sector

The contents of this publication are provided for informational purposes only and are not intended to provide specific advice on your business and should not be relied upon in that regard. Not all methods described herein will be appropriate in all cases. Before implementing any strategy you should speak to an expert about your particular business and create a plan which is designed to suit your requirements.

® Registered trademarks of Royal Bank of Canada.



RBC Royal Bank®