

⚠ **CRITICAL REGULATORY NOTICE: ELECTRONIC DEPOSIT TIMING (NSREC)**

Per NSREC regulations, all electronic deposits **MUST be fully cleared and received inside our trust account** by the deposit deadline. A transfer confirmation receipt alone does *NOT* satisfy the deadline.
Action Required: Please send all electronic deposits (e-Transfer, Wire, Bill Pay) a minimum of **5 business days prior to your deposit deadline**. KW confirms trust receipts Monday–Friday up to 4:30 PM (excluding holidays).

DEPOSIT METHODS AT-A-GLANCE

PAYMENT METHOD	AVAILABILITY / ELIGIBILITY	PROCESSING TIME	KEY CONSUMER REQUIREMENT
Interac e-Transfer	All Canadian Personal Accounts	Fast (Same Day)	Include property address in message line. Auto-deposit enabled.
Online Bill Pay	RBC, Scotiabank & BMO Only	1 – 3 Business Days	Search "Keller Williams Select Realty" & set property address as Account #.
Wire Transfer	Domestic & International Banks	2 – 5 Business Days	Must email bank confirmation receipt immediately to sales@kwhalifax.com .
Bank Draft / Certified Cheque	All Financial Institutions	Immediate Upon Receipt	Payable to "Keller Williams Select Realty in Trust" with property memo.
Personal Cheque	All Personal Accounts	14-Day Hold Period	Subject to a mandatory 2-week clearance hold before return if deal terminates.

ELECTRONIC PAYMENT INSTRUCTIONS

1. Interac e-Transfer

MOST CONVENIENT

Send your deposit directly from your online banking or mobile banking app.

1. Send e-Transfer to:

deposits@kwhalifax.com

2. **Mandatory:** Include the full property address in the message field (e.g. "Deposit for 123 Main Street").

3. **No security password required** (Auto-deposit is active).

4. Ensure the transaction fits within your daily online banking transfer limits.

2. Online Bill Payment

RBC / SCOTIA / BMO

Exclusively for clients who bank with **RBC, Scotiabank, or BMO**.

1. Log into your online banking and go to **Pay Bills**.

2. Add Payee / Vendor: Search for **Keller Williams Select Realty** (verify "Select Realty" to avoid other KW offices).

3. Account Number: Enter the **Property Address** (5 to 20 characters, e.g., **123SmithStreet**).

4. Save a screenshot or PDF confirmation to submit to your agent.

3. WIRE TRANSFER INSTRUCTIONS (DOMESTIC & INTERNATIONAL)

REQUIRED: Bank confirmation received by the buyer must be emailed immediately to sales@kwhalifax.com or faxed to 902-407-7374.

Canadian Domestic Wire

WITHIN CANADA

Account Name	Keller Williams Select Realty Trust Account
Account Number	1011410
Institution Number	003 (RBC)
Transit Number	03653

International Wire

OUTSIDE CANADA

Swift Code	ROYCCAT2
ABA Routing #	021000021
Bank Name	RBC Royal Bank
Bank Address	790 Sackville Dr, Lower Sackville, NS B4E 1R7
Bank Contact	Chris MacRae (902-869-2911)

4. PHYSICAL CHEQUES, CERTIFIED CHEQUES, BANK DRAFTS & DIRECT RBC BRANCH DEPOSITS

Cheque & Bank/Certified Cheque/ Draft Delivery

STANDARD
DELIVERY

- **Payable To:** Keller Williams Select Realty in Trust
- **Memo Line:** Write the full property address.
- **Delivery:** Deliver directly to our office or through your real estate agent prior to deadline.
- **Personal Cheque Hold:** If a deal falls through, refunds for personal cheques cannot be prepared until **2 weeks (14 days)** after bank deposit to guarantee clearance.

Direct RBC Branch Deposit

IN-PERSON AT RBC

Buyers may take physical cheques or certified drafts directly to any **RBC Royal Bank branch** to deposit directly into our Trust Account:

Account Name	Keller Williams Select Realty Trust Account
Account Number	1011410
Institution Number	003
Transit Number	03653

*Please email the deposit receipt to sales@kwhalifax.com.