

## Lending Services cont'd

Full prepayment	3 months interest of original principal, min. USD 500.00
<b>Residential Mortgages</b>	
Closing Fee	1.25% of all mortgage types except Construction which carries 1.5% of principal
Refinance Fee for mortgages (under 1 year only)	1.25% of new funds borrowed
Partial prepayment	Annual lump sum allowed: 20% of original principal amt. 6 months interest of current loan balance
Full Prepayment	6 months interest of current loan balance
<b>Revolving Credit</b>	
<b>Overdraft Protection/Private Limit</b>	
Closing fee	1% of approved limit, USD 100.00
Annual Review	0.50% of approved limit, USD 50.00
<b>Personal Line of Credit</b>	
Closing fee	1% of approved limit
Annual Review	0.50% of approved limit
Temporary Accommodation Fee	1% of increased limit
<b>Letters/ Other</b>	
Statement letter	current year: free of charge previous year: USD 20.00
Settlement/Balance letter	USD 100.00



**RBC Online Banking** – Stay up to date. Check balances, schedule bill payments, view your transaction history and track your spending 24/7.



**RBC Mobile app** – Bank on the go. Pay a bill, check balances, send money, deposit a cheque and more – all from your mobile phone.

To find out more about our Personal Schedule or any other information not listed in this brochure:

> Visit your nearest RBC Royal Bank Branch

> Call (599) 416-2454

> Visit [www.rbc.com/caribbean](http://www.rbc.com/caribbean)

### Disclaimer

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Royal Bank

## Saba Personal Schedule of Service Fees and Account Charges

Effective March 1, 2022

For details of our other charges, please contact your Relationship Manager Financial Solutions or our RBC Service Line at (599) 416-2454 (Saba).

Publication of **March 1, 2022**.  
RBC Royal Bank maintains the right to be able to adapt their charges to conform to market circumstances. These charges are inclusive of Value Added Tax (VAT).



# RBC Royal Bank Saba Personal Schedule of Service Fees and Account Charges

## Banking Accounts

<b>RBC Day to Day Banking</b>	
Monthly fee	USD 10.00/EUR 35.00*
Debit + credit trans. fees	Branch: USD 2.00/EUR 1.50 ATM: <b>FREE</b> at RBC ATMs
<b>RBC No Limit Banking</b>	
Monthly fee	USD 15.00/EUR 35.00*
Number of free monthly debit trans.	Unlimited <b>FREE</b> branch
Additional debit trans. fees	ATM: <b>FREE</b> at RBC ATMs
<b>RBC VIP Banking</b>	
Monthly fee	USD 30.00/EUR 35.00*
Number of free monthly debit trans.	Unlimited <b>FREE</b> branch
Additional debit trans. fees	ATM: <b>FREE</b> at RBC ATMs
*New accounts no longer offered in EUR currency	

## Savings Accounts

<b>RBC Day to Day Savings</b>	
Monthly fee	USD 5.00
Debit + credit trans. fees	Branch: USD 2.00 ATM: <b>FREE</b> at RBC ATMs
Paper Statements	USD 1.50 per cycle
<b>RBC Enhanced Savings</b>	
Monthly fee	USD 5.00 if daily closing balance of USD 5,000.00 is not maintained
Additional debit trans. fees	Branch: USD 2.12 ATM: <b>FREE</b> at RBC ATMs
Paper Statements	USD 1.50 per cycle
<b>RBC High Interest Bearing eSavings</b>	
Monthly fee	USD 10.00 if daily closing balance of USD 10,000.00 is not maintained
Debit trans. fees	Branch: USD 3.00 ATM: <b>FREE</b> at RBC ATMs
Paper Statements	USD 1.50 per cycle

## Age-Based Accounts

<b>RBC Leo's Young Savers</b>	
Monthly fee	<b>FREE</b>
Additional debit trans. fees	Branch: USD 1.50 ATM: <b>FREE</b> at RBC ATMs
<b>RBC Student Banking</b>	
Monthly fee	<b>FREE</b>
Debit trans. fees	Branch: USD/EUR 1.50 ATM: <b>FREE</b> at RBC ATMs
<b>RBC SixtyPlus / Plan50 Savings</b>	
Monthly fee	USD 5.00 if daily closing balance of USD 5,000.00 is not maintained
Debit trans. fees	Branch: USD 1.50 ATM: <b>FREE</b> at RBC ATMs

## Certificate of Deposits / Term Deposits

<b>Contact us for current rates and terms.</b>	
Purchase or redemption on maturity date	<b>FREE</b>
Fee for breaking before maturity date	2% of Principal (minimum USD 200.00)
Fee applies from January 1st 2024	

## General Deposit-related /Sundry Fees

Dormant Account Fees	USD/ other currency 2.50 per month (after 2 years inactive)
Reference Letter	USD 5.60
Embassy Letter	USD 10.00
Account Balance and Date of Opening	USD 5.60
Interim/Duplicate Statement	USD 10.50
Copies of statements (regular accounts)	Onshore: USD 5.00 per statement number Offshore: USD 20.00
Copies of statements (Credit card)	USD 10.00
Interest Letter/Statement	current year: <b>FREE</b> for all other years: USD 22.00 per letter
<b>Bulk Cash Solutions</b>	
Exchange of coins	1% of value of coins min. USD 5.00 (if value of coins ≥ USD 100.00)
Coin orders	1% of value of coins min. USD 10.00
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% of amount (if cash amount ≥ USD 10,000)
Large Cash Handling Fee - OTC deposit (local currency)	0.1% of amount (if cash amount ≥ \$10,000)

## Payment Services

<b>Banker's Cheques</b>	
Certified cheques (local)	USD 11.00
Certified cheques (foreign)	
< \$25,000	USD 25.00
≥ \$25,000	USD 35.00
<b>Foreign Currency Cheque Negotiation fee</b>	6 units in respective currency of cheque
<b>Standing orders</b>	
Set-up fee	USD 5.00
Automatic payments to same name account in RBC	USD 6.00
Automatic payments to third party account in RBC	USD 6.00
Automatic payments to other local banks	USD 8.00
Amendment fee	USD 5.00
S/O NSF	USD 3.00
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	USD 17.00 + tax
Adjustments to standing order due to insufficient balance on account	USD 5.60
Foreign standing order	0.125% min. 14.97, max. 298.33 + applicable draft/ wire fee
Payment of utilities	USD 1.70

## Wire Transfers

<b>Incoming Wire Transfers</b>		
<b>Local incoming payments to USD account</b> <b>FREE</b>		
<b>International incoming payments</b>		
For amounts between USD 1.00 - 5,587.00:	USD 5.50	
For amounts over USD 5,588.00:	USD 8.34	
<b>Outgoing Wire Transfers</b>		
<b>Local Outgoing</b>		
To own account at RBC	<b>Branch</b>	<b>Online</b>
To third party at RBC	<b>FREE</b>	<b>FREE</b>
To another local bank	USD 2.00	USD 3.50
	USD 5.59	
<b>Inter-island Outgoing</b>		
Outgoing to RBC Curaçao, Bonaire or St. Maarten	USD 3.35	USD 2.79
Outgoing to another bank in Curaçao, Bonaire or St. Maarten	USD 5.59	USD 3.50
<b>International Outgoing*</b>	<b>USD 25.00</b>	<b>USD 15.73</b>
	+ 1/8% min.	+ 1/8% min.
	USD 10.00 max.	USD 5.59 max.
	USD 500.00	USD 279.33
<b>Wire Transfers - Other</b>		
Foreign bank charges	EUR 25.00/USD 20.00	
Wire Transfer Investigation Fee: Amendments, Recalls, Returns, Trace	USD 30.00	

\*Clients have the option to pay the additional beneficiary charge, which is the Foreign Banks' fee for effecting the payment. International Banks reserve the right to adhere/not adhere to this request and additional beneficiary charges may still be deducted. When the Foreign Bank Charge is paid upon remitting the wire, this charge is applicable to our Correspondent Bank ONLY. Please speak with your branch for further details.

## Digital Banking (Online & Mobile Banking)

<b>Personal Account</b>	
Monthly Fee	<b>FREE</b>
Electronic Statements (e-Statements)	<b>FREE</b>

## Card Services

<b>Credit Cards Annual Fees</b>	
<b>Visa Classic</b>	
Applicant / Co-applicant	USD 50.00 / USD 25.00
<b>Visa Gold</b>	
Applicant** / Co-applicant	USD 77.25 / USD 28.65
<b>Visa Business</b>	
Applicant** / Co-applicant	USD 105.00 / USD 52.50
<b>RBC Rewards Visa Platinum</b>	
Applicant / Co-applicant	USD 115.00 / USD 50.00

## Card Services cont'd

<b>Additional fees</b>	
Urgent payment fee	USD 10.00
Cash advance (%) RBC ATM	3% min. USD 5.00
Cash advance (%) Non-RBC ATM	3% min. USD 5.00
Investigation fee	USD 10.00
Over the limit fee	5% min. USD 20.00
Late payment fee	2.5% min. USD 35.00
Replacement Credit Card fee	USD 10.00
Paper statement fee	USD 1.50
Interest Rate	18%
**Annual Membership and Extra Card fees include taxes.	
<b>ATM &amp; POS charges</b>	
Withdrawal at RBC Royal Bank ATM	<b>FREE</b>
Withdrawals at non-RBC on Cashnet in Aruba, Bonaire, Curaçao, Saba and St. Maarten	USD 1.12 + the exchange rate per trans.
Withdrawals at ATMs on MasterCard/Cirrus Network	USD 2.35 + the exchange rate per trans.
Withdrawals at RBC Royal Bank ATMs: Aruba/Bonaire/Curaçao/St. Maarten	USD 0.56 + the exchange rate per trans.
Withdrawals at RBC Royal Bank ATMs: Trinidad and Tobago/Eastern Caribbean	USD 2.35 + the exchange rate per trans.
Balance Enquires at ATMs on MasterCard/Cirrus Network	USD 0.27
Declines at RBC or non-RBC ATMs on MasterCard/Cirrus Network	USD 0.56
<b>POS</b>	
Purchases at domestic merchants	<b>FREE</b>
Purchases at international merchants on Cashnet Network*	<b>FREE</b>
Purchases at international merchants on MasterCard/Maestro Network*	<b>FREE</b>
Declines (NSF) at international merchants on Master Card/Maestro Network	USD 0.56
Card replacement fee	USD 10.00
*Exchange rates will apply.	

## Lending Services

<b>Personal/Consumer Loans</b>	
Closing Fee	1%, min. USD 150.00
Refinance Fee (for loans refinanced under 1 year only)	1% of amount, min. USD 150.00 + USD 25.00
Waiver of Installment	Interest cost (for period of waiver) + 3% on outstanding payment \$20.00
Partial prepayment	Annual lump sum allowed: 20% of original principal amt. Any payment in excess: 3 months interest of original principal, min. USD 500.00