

## Lending Services

### Business Financing (Overdrafts, Working Capital Lines, Loans & Mortgages)

#### Management Fee

2%	up to \$250,000
1.50%	\$250,001 – \$500,000
1.00%	\$500,001 – \$1,000,000
0.75%	> \$1,000,001 – \$2,500,000
0.50%	> \$2,500,001

Credit Documentation Amendment Fee	\$275.00
Settlement Fees	\$50.00
Audit Confirmations	current year: USD 50.00 prior year: USD 100.00

#### Overdrafts & Working Capital Lines

Annual Review Fee	1.00% on revolving lines up to USD 500,000 min. USD 500.00 0.50% on facilities greater than USD 500,000
Temporary Accommodation Fee	1%, min. USD 275.00

#### Loans & Mortgages

Restructuring Fee	\$275.00
Refinancing Fee - Based on the value of new funds:	
2%	up to \$250,000
1.50%	\$250,001 – \$500,000
1.00%	\$500,001 – \$1,000,000
0.75%	> \$1,000,001 – \$2,500,000
0.50%	> \$2,500,001
Prepayment & Early Liquidation Fees	3 months' written notice, failing which, 3 months' interest cost
Late Payment Fee	5% of Principal and Interest in arrears, after 10 days' grace period. min. \$100.00 (Subject to Tax)



**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.

For details of our other charges, please contact your Relationship Manager Financial Solutions or our RBC Service Line at (599) 717-4500 (Bonaire).

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).

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

> Visit your nearest RBC Royal Bank Branch

> Call (599) 717-4500

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

#### Disclaimer

The content of this publication is for the general guidance and benefit of our clients. While efforts are made to ensure the accuracy and completeness of the information at the time of publication, errors and omissions may occur. You should not act or rely on the information herein without seeking the advice of a professional. RBC Royal Bank N.V. and its affiliates specifically disclaim any liability which is incurred as a consequence, directly or indirectly, of the use and application of any of the contents of this publication. RBC Royal Bank N.V. reserves the right to amend the terms and conditions stated in this publication.

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Royal Bank



# Bonaire Business/Corporate Schedule of Service Fees and Account Charges

Effective March 1, 2022

# RBC Royal Bank Bonaire Business/Corporate Schedule of Service Fees and Account Charges

## Business Banking Account

### RBC Day to Day Business Account

Monthly service charge (onshore)	USD 5.00 / EUR 35.00*
Transactions included	Up to 20 non-branch credits only
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	USD 1.00 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	USD 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	USD 2.00 per credit

\*New accounts no longer offered in EUR currency.

## Fixed Fee Plans (Onshore only)

### RBC Business Essentials

Monthly service charge	USD 6.00
Transactions included (OTC debits, OTC credits, non-branch credits)	Up to 5 in-branch & Up to 20 non-branch credits
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	USD 1.00 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	USD 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	USD 2.00 per credit

### RBC Business Essentials - Plus

Monthly service charge	USD 8.00
Transactions included (OTC debits, OTC credits, non-branch credits)	Up to 25 branch & non-branch
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	USD 1.00 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	USD 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	USD 2.00 per credit

### RBC Business Essentials - Advanced

Monthly service charge	USD 10.00 FREE for daily balance ≥ USD 1,000,000
Transactions included (OTC debits, OTC credits, non-branch credits)	Up to 50 branch & non-branch
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	USD 1.00 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	USD 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	USD 2.00 per credit

## Business Corporate Savings

### Business/Corporate Account (new accounts no longer offered)

Monthly service charge	USD 5.00 / EUR 35.00
Transactions included	Up to 1 branch & non-branch
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	USD 1.00
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	USD 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	USD 2.00 per credit

## Certificate of Deposits / Term Deposits

### Contact us for current rates and terms.

Purchase or redemption on maturity date	FREE
Fee for breaking before maturity date	2% of Principal (minimum USD 200.00)

Fee applies from January 1st 2024

## General Deposit-related /Sundry Fees

### Bulk Cash Solutions

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 deposit (local currency)	0.15% of amount (if cash amount ≥ \$10,000)
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% (if cash amount is ≥ USD 10,000)

Dormant Account Fees	USD/other currency 2.50 per month (after 2 years inactive)
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## Depository Services

Safe Deposit Boxes	USD 111.73
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### Night and Day Depository

Disposable Bags	USD 27.00 per 100 bags
Special Monthly administrative fee for deposits in excess outage	Fee calculated based on cost to process excess outages

## Cash Management & Payment Services

### Drafts

Issuance of a Banker's Drafts	USD 12.00 per cheque
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### Banker's Cheques

Buying a banker's draft (any currency)	USD 12.50 per cheque
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Foreign Currency Cheque Negotiation fee	6 units of respective currency of cheque
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Cashing cheques by non-clients	USD 6.00
Stop payment on cheques	USD 8.50 per cheque
Cancel stop payment	USD 8.50 per cheque

## Cash Management & Payment Services cont'd

SWIFT MT940 Statement	\$75.00 per account per month
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### Standing orders

Set-up fee	USD 7.50
Automatic payments to same name account in RBC	USD 6.00
Automatic payments to third party account in RBC	USD 6.00 per trans.
Automatic payments to other local banks	USD 6.00 per trans.
Automatic pre-authorized payments to utilities	USD 1.68 per trans.
Amendment fee	USD 5.00
Cancellation fee (cancelled by RBC due to consecutive NSF)	USD 27.00
Reversal of automatic payments or direct debits due to insufficient balance	USD 15.97 per entry
Foreign standing order	0.125% min. 14.97, max 298.33 + applicable draft/ wire fee

### Bulk or Single Domestic Payments/ Payroll/Collections

Electronic file processing fee	USD 0.56 per trans.
Manual processing fee (applicable for existing clients only)	USD 2.79 per trans.
Late submission fee or urgent request on-line/e-payroll	USD 8.00
Late submission or urgent request manual payroll/envelope	USD 15.00

## Wire Transfers

### Incoming Wire Transfers

Local incoming payments to USD account	FREE
International incoming payments	USD 8.35

### Outgoing Wire Transfers

Local Outgoing	Branch	Online
To own account at RBC	FREE	FREE
To third party at RBC	USD 2.80	FREE
To third party at another local bank	USD 2.80	USD 0.84

### Inter-island Outgoing

Outgoing to a third party at RBC or another bank Curaçao, St. Maarten or Saba	USD 3.94	USD 1.40
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### International Outgoing\*

Outgoing to a third party at RBC or another bank	USD 20.00 + 1/8% min.	USD 16.76 + 1/8% min.
	USD 13.97 max.	USD 11.17 max.
	USD 279.33	USD 279.33

### Wire Transfers - Other

Foreign currency transfer/NSF	USD 8.50
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)

### Business Account

Monthly fee	FREE
Electronic Statements (e-Statements)	FREE
Hard Token Replacement Fee	USD 25.00

## Card Services

### Credit Cards Annual Fees\*

<b>Visa Business</b>	
Applicant / Co-applicant	USD 106.00 / USD 53.00
<b>RBC Rewards Visa Business Platinum</b>	
Applicant / Co-applicant	USD 125.00 / USD 40.00

### Additional fees

Urgent payment fee	USD 10.00
Investigation fee	USD 10.00
Over the limit fee	5% min. USD 20.00
Late payment fee	2.5% min. USD 35.00
Cash advance	3% min. USD 5.00
NSF cheque	USD 35.00
Replacement Credit Card fee	USD 10.00
Duplicate statement fee	USD 10.00
Paper statement fee	USD 1.50
Interest Rate	18%

\*Turnover tax is embedded within the fees.

### Debit Card fees\*\*

New cards (issued to first time users)	FREE
Replacement card fee	USD 8.25

### ATM & POS charges

<b>RBC Debit Card at RBC ATM</b>	
Cash withdrawal	USD 0.56 + exchange rate per transaction

### RBC Debit Card at RBC Royal Bank ATMs (Aruba, Curaçao, Saba, St. Maarten)

Cash withdrawal	USD 0.56 + exchange rate per transaction
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### RBC Debit Card at RBC Royal Bank ATMs in TT and EC

Cash withdrawal	USD 2.35 + exchange rate per transaction
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### Non-RBC ATMs on Cashnet (Aruba, Bonaire, Curaçao, Saba, St. Maarten)

Cash withdrawal	USD 1.12 + exchange rate per transaction
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### ATMs on the MasterCard/Cirrus Network

Balance inquiry	USD 0.27
International Cash withdrawal	USD 2.35 + exchange rate per transaction
Cash withdrawal declined trans.	USD 0.56

### RBC Debit Card at any local and international POS

Purchase	FREE
Declines (NSF) at international merchants on the MasterCard/Maestro Network	USD 0.56
Debit card replacement	USD 10.00

\*\*Debit ATM cards may only be available to businesses which are non-complex legal entities such as sole traders, please visit your branch if further information is required.