



Royal Bank

## Disclosure statement

### 1. GENERAL

This Disclosure Statement applies to the Account and each Card issued on the Account. Except as modified herein, the capitalised terms used in this Disclosure Statement shall have the meaning specified in the Cardholder Agreement.

This Agreement is your promise to be responsible for the use of your Credit Card and your PIN. It tells you about your rights and duties. You should read it carefully. Selecting a PIN or signing, activating or using a Credit Card means that you have received and read this Agreement and agree to its terms. You will use your Credit Card and PIN according to the terms of this Agreement and any other terms and conditions that we may advise you of from time to time.

### 2. DEFINITIONS

**“Automated Banking Machine Fee”** means the fee charged for a Cash Advance obtained from any automated banking machine or terminal other than a local RBC automated banking machine or terminal, in addition to the Cash Advance Fee;

**“Cash Advance Fee”** means the fee charged for an advance of cash obtained by use of the Credit Card and charged to the Account and includes the use of a Cheque or Balance Transfer, where available;

**“Dishonoured Payment Fee”** means the fee charged for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn and which is in addition to any NSF service fee charged by that financial institution on the NSF cheque or other instrument;

**“Foreign Currency Fee”** means the currency conversion fee for the amount of any Debt or other transaction not incurred in local currency. The conversion cost is in effect on the day the converted Debt or other transaction and fee are charged to the account;

**“Government Stamp Tax”** means the 1.5% Bahamian Government Stamp Tax charged on all Debt or other transaction not incurred in Bahamian Dollars on Bahamian Dollar Cards;

**“ISA Fee”** means the International Service Assessment fee Visa Inc. charges to Visa<sup>‡</sup> credit cards for cross-border transactions;

**“Late Payment Fee”** means the fee charged each time the required Minimum Payment shown on the Account Statement is not paid by the Payment Deadline Date shown on the Account Statement;

**“Over Limit Fee”** means the fee charged when the outstanding balance exceeds the authorised Credit limit at any time during the statement period. The fee is charged even if the transaction that caused the over-limit status occurred in a prior statement period;

**“Paper Statement Fee”** means the fee charged for the receipt of paper statements;

**“Replacement Card Fee”** means the fee charged for each replacement Card required due to damage, loss, theft, etc.;

**“Rush Card Fee”** means the fee charged for urgent replacement of the credit card.



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‡ All other trademarks are the property of their respective owner(s).

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### 3. ANNUAL FEE AND ACCOUNT CURRENCY

Card Type	The Bahamas	Turks & Caicos	Cayman Islands
<b>PERSONAL CARDS</b>			
Classic/Standard Applicant	45 BSD/45 USD	45 USD	45 USD
Classic/Standard Co-Applicant	25 BSD/25 USD	25 USD	25 USD
Gold Applicant	70 BSD/70 USD	70 USD	90 USD
Gold Co-Applicant	35 BSD/35 USD	35 USD	40 USD
RBC Rewards Visa Platinum Applicant	125 BSD/125 USD	125 USD	125 USD
RBC Rewards Visa Platinum Co-Applicant	60 BSD/60 USD	60 USD	60 USD
Interest Rate*	18-19%**	18%	18%
<b>BUSINESS CARDS</b>			
Visa Corporate Expense Applicant	Not offered	Not offered	90 USD
Visa Corporate Expense Co-Applicant	Not offered	Not offered	40 USD
RBC Visa Business Platinum Expense Applicant	75 BSD	Not offered	Not offered
RBC Visa Business Platinum Expense Co-Applicant	30 BSD	Not offered	Not offered
RBC Rewards Visa Business Platinum Applicant	150 BSD/150 USD	125 USD	150 USD
RBC Rewards Visa Business Platinum Co-Applicant	75 BSD/75 USD	60 USD	75 USD
Interest Rate*	18%	18%	18%

### 4. OTHER FEES

Type of Fee	The Bahamas	Turks & Caicos	Cayman Islands
Cash Advance Fee	3%, min 5 BSD/5 USD	3%, min 5 USD	3%, min 5 USD***
ISA Fee	1%	1%	1%
Government Stamp Tax	1.5%	N/A	N/A
Late Payment Fee	40 BSD/40 USD	40 USD	40 USD
Over Limit Fee	35 BSD/35 USD	35 USD	35 USD
Automated Banking Machine Fee	2 BSD/2 USD	2 USD	2 USD
Dishonoured Payment Fee	40 BSD/40 USD	40 USD	40 USD
Replacement Card Fee	25 BSD/25 USD	20 USD	30 USD
Paper Statement Fee	0.75 BSD/0.75 USD	0.75 USD	0.75 USD
eStatements	Free	Free	Free

Bahamas: Fees do not include VAT.

RBC Royal Bank™ reserves the right to add, change or withdraw any of the fees and benefits of the Card in accordance with the Cardholder Agreement.

\* Method of calculating interest is set out in the Cardholder Agreement.

\*\* Interest rate varies by product. Visa Classic interest rate is 19%, all other products are 18%.

\*\*\*Cash advance fee rate varies by product.

Charges not listed above may be obtained from the Bank upon request.