

## 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 and 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.

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) 416-2454

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

### Disclaimer

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Royal Bank

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

## Business Banking Account

### RBC Day to Day Business Account

Monthly service charge (onshore)	USD 12.00
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

## Fixed Fee Plans (Onshore only)

### RBC Business Essentials

Monthly service charge	USD 8.00
Transactions included (OTC debits, OTC credits, non-branch credits)	Up to 5 in-branch trans. & 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 10.00
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 12.00 <b>FREE</b> 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/other currency 5.00
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/other currency 1.00
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	USD/other currency 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	USD/other currency 2.00 per credit

## Certificate of Deposits / Term Deposits

### Contact us for current rates and terms.

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

### 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 total amount (if OTC cash is ≥ \$10,000) + turnover tax
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% (if cash amount is ≥ USD 10,000) + turnover tax
Dormant Account Fees	USD/other currency 2.50 per month (after 2 years inactive)

## Depository Services

### Safe Deposit Boxes

Please enquire at your branch about safe deposit boxes.

### Night and Day Depository

Disposable Bags	USD 36.30 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

### Draft

Issuance of a Banker's Drafts	USD 11.00
Issuance of Foreign Drafts < \$25,000	USD 25.00
≥ \$25,000	USD 35.00

### Foreign Currency Cheque Negotiation fee

6 units of respective currency of cheque	
Stop payment on cheques	USD 10.00 per cheque
Cancel stop payment	USD 10.00 per cheque
SWIFT MT940 Statement	\$75.00 per account per month

## Cash Management & Payment Services cont'd

### Standing orders

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
Standing order for bill payments	USD 1.70
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

### Payroll Services

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

For amounts between USD 1.00 - 5,587.00:	USD 5.50
For amounts over USD 5,588.00:	USD 8.34

### Outgoing Wire Transfers

<b>Local Outgoing</b>		
To own account at RBC	<b>FREE</b>	<b>FREE</b>
To third party at RBC	USD 2.00	<b>FREE</b>
To another local bank	USD 5.59	USD 3.50

### Inter-island Outgoing

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

### International Outgoing\*

	USD 25.00 + 1/8% min.	USD 15.73 + 1/8% min.
	USD 10.00 max.	USD 5.59 max.
	USD 500.00	USD 279.33

### Wire Transfers - Other

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	<b>FREE</b>
Electronic Statements (e-Statements)	<b>FREE</b>
Hard Token Replacement Fee	USD 25.00

## Card Services

### Credit Cards Annual Fees\*

#### Visa Business

Applicant / Co-applicant USD 105.00 / USD 52.50

#### RBC Rewards Visa Business Platinum

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
Returned cheque	USD 35.00
Replacement Credit Card 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)	<b>FREE</b>
Replacement card fee	USD 8.25

### ATM & POS charges

#### RBC Debit Card at RBC ATM

Cash withdrawal USD 0.27

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

Cash withdrawal USD 0.56 + exchange rate per transaction

#### RBC Debit Card at RBC Royal Bank ATMs in TT and EC

Cash withdrawal USD 2.35 + exchange rate per transaction

#### Non-RBC ATMs on Cashnet (Aruba, Bonaire, Curaçao, Saba, St. Maarten)

Cash withdrawal USD 1.12 + exchange rate per transaction

### 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.