

# Curacao Personal Account Selection Guide

Account	Description	Minimum Opening Balance	Monthly Fee	Number of FREE Debit Transactions (per month)	Debit + credit trans. fees	NetBank and ATM transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	*Overdraft Facility Available
<b>Banking Accounts</b>								
RBC Day to Day Banking	A basic chequing account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	ANG 100.00	ANG 10.60	5 FREE Cheque Items	Branch ANG 2.65 Cheque ANG 1.06 ATM: FREE at RBC ATM's	FREE	No	Yes
RBC No Limit Banking	An enhanced banking account that offers unlimited free in branch, cheque and debit transactions, as well as, free banking at RBC Royal Bank ATMs.	ANG 500.00	ANG 15.90	UNLIMITED FREE Branch/Cheque Items	Branch/Cheque FREE ATM: FREE at RBC ATM's	FREE	No	Yes
RBC VIP Banking	An all-inclusive packaged designed to simplify your banking including unlimited debit transactions, credit card rebates, unlimited debits at RBC Royal Bank ATMs as well as other bank ATMs, free drafts, standing orders and much more.	ANG 5,000.00	ANG 31.80	UNLIMITED FREE Branch/Cheque Items	Branch/Cheque FREE ATM: FREE at RBC ATM's	FREE	No	Yes
<b>Savings Accounts</b>								
RBC Day to Day Savings	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	ANG 100.00	ANG 5.30	N/A	Branch ANG 2.65 ATM: FREE at RBC ATM's	FREE	Yes (ANG 100.00)	No
RBC Enhanced Savings	An enhanced savings accounts designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates.	ANG 2,500.00	FREE if daily closing balance of ANG 5,000.00 is maintained	N/A	Branch ANG 2.12 ATM: FREE at RBC ATM's	FREE	Yes (ANG 2,500.00)	No
			ANG 5.30 if daily closing balance of ANG 5,000.00 is not maintained					
RBC High Interest Bearing eSavings	A premium esaving account that allows clients to manage their savings online. This account offers tiered interest rates so as your balance grows, interest earned increases.	ANG 5,000.00	FREE if daily closing balance of ANG 10,000.00 is maintained	N/A	Branch ANG 4.24 ATM: FREE at RBC ATM's	FREE	Yes (ANG 5,000.00)	No
			ANG 10.60 if daily closing balance of ANG 10,000.00 is not maintained					
<b>Age-Based Accounts</b>								
RBC Leo's Young Savers	A basic, savings account designed for children and youth ages 0-18.	ANG 50.00	FREE	N/A	Branch ANG 2.12 ATM: FREE at RBC ATM's	FREE	Yes (no minimum)	No
RBC Student Banking	A banking account designed for persons 18-25 years old enrolled in a full time, post-secondary program.	ANG 100.00	FREE	5 FREE cheques	Branch ANG 2.12 Cheque ANG 1.06 ATM: FREE at RBC ATM's	FREE	No	No
RBC Sixty Plus	A savings account specially designed for persons 60 years and over.	ANG 1,000.00	FREE if daily closing balance of ANG 5,000.00 is maintained	N/A	Branch ANG 1.59 Cheque ANG 1.06 ATM: FREE at RBC ATM's	FREE	Yes (ANG 1,000.00)	No
			ANG 5.30 if daily closing balance of ANG 5,000.00 is not maintained					

\* Subject to standard credit criteria  
Fees are inclusive of our Value Turnover Tax (VAT)