

## Lending Services

### Term Loans

Closing Fee	1% of amount, min. USD 150.00
Refinance Fee (for loans refinanced under 1 year only)	1% of amount, min. USD 150.00 + an additional USD 25.00
Waiver of Installment	Interest cost (for period of waiver) + 3% on outstanding payment
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
Full prepayment	3 months interest of original principal, min. USD 500.00

### Residential Mortgages

Closing Fee	1% of all mortgage types except Construction which carries 1.25% of principal
Refinance Fee for mortgages (under 1 year only)	1% 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

### Revolving Credit

#### Overdraft Protection/Private Limit

Closing fee	1% of approved limit, USD 75.00
Annual Review	0.50% of approved limit, USD 50.00

#### Personal Line of Credit

Closing fee	1% of approved limit
Annual Review	0.50% of approved limit
Temporary Accommodation Fee	1% of increased limit

### Letters/ Other

Statement letter	current year: free of charge previous year: USD 20.00
Settlement/Balance letter	USD 50.00



**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) 717-4500

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

### Disclaimer

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Royal Bank

# Bonaire 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) 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).



# RBC Royal Bank Bonaire 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 ATM: <b>FREE</b> at RBC ATMs

\*New accounts no longer offered in EUR currency.

<b>RBC No Limit Banking</b>	
Monthly fee	USD 15.00
Number of free monthly debit trans.	Unlimited <b>FREE</b> branch
Additional debit trans. fees	Branch/ATM: <b>FREE</b> at RBC ATMs

<b>RBC VIP Banking</b>	
Monthly fee	USD 30.00
Number of free monthly debit trans.	Unlimited <b>FREE</b> branch
Additional debit trans. fees	Branch/ATM: <b>FREE</b> at RBC ATMs

## 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/EUR 0.75

<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 1.50 ATM: <b>FREE</b> at RBC ATMs
Paper Statements	USD 1.50/EUR 0.75

<b>RBC High Interest Bearing eSavings</b>	
Monthly fee	USD 10.00 if daily closing balance of USD 10,000.00 is not maintained
Additional debit trans. fees	Branch: USD 3.00 ATM: <b>FREE</b> at RBC ATMs
Paper Statements	USD 1.50/EUR 0.75

## 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>
Additional debit trans. fees	Branch: USD 1.50 ATM: <b>FREE</b> at RBC ATMs

<b>RBC Plan 50 Savings</b>	
Monthly fee	USD 5.00 if daily closing balance of USD 5,000.00 is not maintained
Debit trans. fees	Branch: USD 1.00 ATM: <b>FREE</b> at RBC ATMs

## General Deposit-related /Sundry Fees

Dormant Account Fees	USD/ other currency 2.50 per month (after 2 years inactive)
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Reference Letter	USD 25.00
Account Balance And Date Of Opening	USD 15.00
Letter to Consulates/ Embassy	USD 15.00
Interest Earned On Accounts	USD 15.00

<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)
Cash withdrawals non-resident account	EUR 0.5% of amount, min. charge of EUR 2.79
Foreign currency exchange	EUR 2.5% of amount Other: 0.5% with min. charge of USD 1.40 & max. charge of USD 5.59

Foreign currency transfer/NSF	USD 8.50
Cash deposits in foreign currency	USD 2.00
Deposit of cheques drawn on foreign, non-US banks	EUR 2.5% of amount deposited USD 75.00 + collection costs

## Depository Services

<b>Safe Deposit Boxes</b>	USD 111.73
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## Payment Services

<b>Banker's Cheques</b>	
Buying of cashier's cheques	USD 12.00

<b>Foreign Currency Cheque Negotiation fee</b>	6 units in respective currency of cheque
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<b>Standing orders</b>	
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
Automatic payments to other local banks	USD 6.00
Amendment fee	USD 5.00
Cancellation fee (cancelled by RBC due to 3 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

Automatic pre-authorized payments to utilities	USD 1.68 per trans.
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## Wire Transfers

<b>Incoming Wire Transfers</b>	
Local incoming payments to credit	<b>FREE</b>
International incoming payments	USD 8.35

<b>Outgoing Wire Transfers</b>		
<b>Local Outgoing</b>	<b>Branch</b>	<b>Online</b>
To own account at RBC	<b>FREE</b>	<b>FREE</b>
To third party at RBC	USD 2.80	<b>FREE</b>
To third party at another local bank	USD 2.80	USD 0.84

<b>Inter-island Outgoing</b>		
Outgoing to a third party at RBC or another bank Curaçao, St. Maarten or Saba	USD 3.94	USD 1.40
<b>International Outgoing*</b>	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

<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 35.00 / USD 20.00
<b>Visa Gold</b>	
Applicant / Co-applicant	USD 75.00 / USD 30.00
<b>Visa Business</b>	
Applicant / Co-applicant	USD 100.00 / USD 50.00
<b>RBC Rewards Visa Platinum</b>	
Applicant / Co-applicant	USD 115.00 / USD 50.00

## Card Services cont'd

<b>Additional fees</b>	
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
NSF Cheque	USD 35.00
Replacement Credit Card fee	USD 10.00
Duplicate statement	USD 10.00 per cycle
Paper statement fee	USD 1.50
Interest Rate	18%

\*Turnover tax is embedded within the fees.

### ATM & POS charges

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/Curaçao/Saba/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 (NSF) 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
Debit Card replacement fee	USD 10.00

## Visa Travel Money Card

Purchase	USD 10.00,-
Additional card	USD 15.00
Reload fee - Online	USD 2,50
Reload fee - Branch	USD 5,50
Cash advance fee	2%, min. USD 3.00,-
Chargeback fee	USD 15.00,
Card Replacement fee	USD 10,-
Refund fee	USD 15.00
Inactivity maintenance fee (Monthly after expiration)	USD 10.00,-