

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

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
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

RBC Day to Day Banking		
Monthly fee	USD 10.00/EUR 35.00*	
Debit + credit trans. fees	Branch: USD 2.00 ATM: FREE at RBC ATMs	
*New accounts no longer offered in EUR currency.		
RBC No Limit Banking		
Monthly fee	USD 15.00	
Number of free monthly debit trans.	Unlimited FREE branch	
Additional debit trans. fees	Branch/ATM: FREE at RBC ATMs	
RBC VIP Banking		
Monthly fee	USD 30.00	
Number of free monthly debit trans.	Unlimited FREE branch	
Additional debit trans. fees	Branch/ATM: FREE at RBC ATMs	

Savings Accounts

RBC Day to Day Savings		
Monthly fee	USD 5.00	
Debit + credit trans. fees	Branch: USD 2.00 ATM: FREE at RBC ATMs	
Paper Statements	USD 1.50 per cycle	
RBC Enhanced Savings		
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: FREE at RBC ATMs	
Paper Statements	USD 1.50 per cycle	
RBC High Interest Bearing eSavings		
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: FREE at RBC ATMs	
Paper Statements	USD 1.50 per cycle	

Age-Based Accounts

RBC Leo's Young Savers		
Monthly fee	FREE	
Additional debit trans. fees	Branch: USD 1.50 ATM: FREE at RBC ATMs	
RBC Student Banking		
Monthly fee	FREE	
Additional debit trans. fees	Branch: USD 1.50 ATM: FREE at RBC ATMs	
RBC SixtyPlus / Plan50 Savings		
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: FREE at RBC ATMs	

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

Dormant Account Fees	USD/ other currency 2.50 per month (after 2 years inactive)	
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	
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 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	EUR 2.5% of amount deposited	
Deposit of cheques drawn on foreign, non-US banks	USD 75.00 + collection costs	

Depository Services

Safe Deposit Boxes	USD 111.73
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Payment Services

Banker's Cheques		
Buying of cashier's cheques	USD 12.00	
Foreign Currency Cheque Negotiation fee		
	6 units in respective currency of cheque	
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	
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.	

Wire Transfers

Incoming Wire Transfers		
Local incoming payments to credit	FREE	
International incoming payments	USD 8.35	
Outgoing Wire Transfers		
Local Outgoing	Branch FREE	Online FREE
To own account at RBC	USD 2.80	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
International Outgoing*	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 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)

Personal Account	
Monthly Fee	FREE
Electronic Statements (e-Statements)	FREE

Card Services

Credit Cards Annual Fees*		
Visa Classic		
Applicant / Co-applicant	USD 35.00 / USD 20.00	
Visa Gold		
Applicant / Co-applicant	USD 75.00 / USD 30.00	
RBC Rewards Visa Platinum		
Applicant / Co-applicant	USD 115.00 / USD 50.00	
Additional fees		
Cash advance (%) RBC ATM	3% min. USD 5.00	
Cash advance (%) Non-RBC ATM	3% min. USD 5.00	

Card Services cont'd

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	FREE
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
POS	
Purchases at domestic merchants	FREE
Purchases at international merchants on MasterCard/Maestro Network*	FREE
Declines (NSF) at international merchants on Master Card/Maestro Network	USD 0.56
Debit Card replacement fee	USD 10.00
*Exchange rates will apply.	

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,-