

## Lending Services

### Term Loans

Closing Fee	1% of loan amount, min. \$600.00
Refinance Fee (for loans refinanced under 1 year only)	1% of amount, min. \$600.00 + an additional \$100.00
Waiver of Installment	Interest cost (for period of waiver) + \$40.00

Partial prepayment	Annual lump sum allowed: 20% of original principal amt. Any payment in excess: 3 months interest of original principal, min. \$500.00
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Full prepayment	3 months interest of original principal, min. \$500.00
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### Residential Mortgages

Closing Fee	1% of all mortgage types except Construction which carries 1.25% of principal
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Refinance Fee for mortgages (under 1 year only)	1% of new funds borrowed
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Partial prepayment	Annual lump sum allowed: 20% of original principal amt. Any payment in excess: 6 months interest of current loan balance
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Full Prepayment	6 months interest of current loan balance
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### Revolving Credit

#### Overdraft Protection/Private Limit

Closing fee	1% of approved limit, min. \$75.00
Annual Review	0.50% of approved limit, min. \$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: \$40.00
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Settlement/Balance letter	\$100.00
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**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) 763-8438

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

### Disclaimer

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Royal Bank



# Curaçao Personal Schedule of Service Fees and Account Charges

Effective March 1, 2022

For details of our other charges, please contact your Account Executive or our RBC Service Line at (599) 763-8438 (Curaçao).

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 exclusive of Value Added Tax (VAT).

# RBC Royal Bank Curaçao Personal Schedule of Service Fees and Account Charges

## Banking Accounts

<b>RBC Day to Day Banking</b>	
Monthly fee	ANG 10.60 / EUR 35.00*
Debit + credit trans. fees	Branch: ANG 2.65 ATM: <b>FREE</b> at RBC ATMs
*New accounts no longer offered in EUR currency.	

<b>RBC No Limit Banking</b>	
Monthly fee	ANG 15.90
Number of free monthly debit trans.	Unlimited <b>FREE</b> branch
Additional debit trans. fees	ATM: <b>FREE</b> at RBC ATMs

<b>RBC VIP Banking</b>	
Monthly fee	ANG 31.80
Number of free monthly debit trans.	Unlimited <b>FREE</b> branch
Additional debit trans. fees	ATM: <b>FREE</b> at RBC ATMs

## Savings Accounts

<b>RBC Day to Day Savings</b>	
Monthly fee	ANG 5.30 / EUR 35.00*
Debit + credit trans. fees	Branch: ANG 2.65 ATM: <b>FREE</b> at RBC ATMs
Paper Statements	ANG 3.00; USD/EUR 0.80 per cycle
*New accounts no longer offered in EUR currency.	

<b>RBC Enhanced Savings</b>	
Monthly fee	ANG 5.30 if daily closing balance of ANG 1,000.00 is not maintained
Additional debit trans. fees	Branch: ANG 2.12 ATM: <b>FREE</b> at RBC ATMs
Paper Statements	ANG 3.00; USD/EUR 0.80 per cycle

<b>RBC High Interest Bearing eSavings</b>	
Monthly fee	ANG 10.60 if daily closing balance of ANG 2,000.00 is not maintained
Debit trans. fees	Branch: ANG 4.24

## Age-Based Accounts

<b>RBC Leo's Young Savers</b>	
Monthly fee	<b>FREE</b>
Additional debit trans. fees	Branch: ANG 2.12 ATM: <b>FREE</b> at RBC ATMs

<b>RBC Student Banking</b>	
Monthly fee	<b>FREE</b>
Additional debit trans. fees	Branch: ANG 2.12 ATM: <b>FREE</b> at RBC ATMs

<b>RBC Plan 50 Savings</b>	
Monthly fee	ANG 5.30 if daily closing balance of ANG 1,000.00 is not maintained
Additional debit trans. fees	Branch: ANG 1.59 ATM: <b>FREE</b> at RBC ATMs

## General Deposit-related /Sundry Fees

Dormant Account Fees	ANG 5.30 per month USD/ other currency 2.65 per month (after 2 years inactive)
Reference Letter	ANG 42.40
Interest Statement	<b>FREE</b> for previous year ANG 42.40 for all other years
Account Balance And Date Of Opening	ANG 42.40
Letter to Consulates / Embassy Letter Embassy	ANG 42.40
Interest Earned On Accounts	ANG 42.40
Payroll Credit Dates And Amount	ANG 42.40
Standing Order Related	ANG 42.40
Transaction On Accounts	ANG 42.40

<b>Bulk Cash Solutions</b>	
Exchange of coins	1% of value of coins min. ANG 5.00 (if value of coins ≥ ANG 100.00) + turnover tax
Coin orders	1% of value of coins min. ANG 10.00 + turnover tax

Large Cash Handling Fee - OTC deposits & withdrawals (local currency)	0.1% of amount (if cash amount ≥ ANG 10,000) + turnover tax
Cash withdrawals in USD/EUR from USD/EUR account	0.5% of amount min. USD/EUR 5.00 + turnover tax
Foreign currency exchange	USD 0.5% of amount min. ANG 2.50 max. ANG 10.00 EUR 2.5% of amount + turnover tax
Deposit of cheques drawn on foreign, non-US banks	USD 75.00 + collection costs + turnover tax

## Depository Services

<b>Safe Deposit Boxes</b>	
Small	ANG 165.00
Medium	ANG 330.00 – ANG 440.00
Large	ANG 715.00
Extra Large	ANG 1,155.00 – ANG 1,375.00

## Payment Services

<b>Drafts</b>	
Issuance of Local Currency Drafts	ANG 26.50
Issuance of Foreign Currency Drafts	
< \$25,000	USD 26.50
≥ \$25,000	USD 37.10
<b>Foreign Currency Cheque Negotiation fee</b>	6 units in respective currency of cheque + applicable tax
<b>Standing orders</b>	
Set-up fee	ANG 12.60
Automatic payments to same name account in RBC	ANG 6.30
Automatic payments to third party account in RBC	ANG 6.30

## Payment Services cont'd

Automatic payments to other local banks (online)	ANG 6.83
Amendment fee	ANG 12.60
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	ANG 27.00 + tax (as applicable)
Reversal of standing order or direct debits due to insufficient balance	ANG 28.50 per entry
Foreign standing order	0.125% min. 27.00, max 505.00 + applicable draft/ wire fee
Bill payment - cash/ account debit	ANG 3.18

## Wire Transfers

<b>Incoming Wire Transfers</b>		
Local incoming	<b>FREE</b>	
International incoming	ANG 15.90	
<b>Outgoing Wire Transfers</b>		
Local Outgoing		<b>Branch</b>
To own account	<b>FREE</b>	<b>Online</b>
To third party at RBC	ANG 5.30	<b>FREE</b>
To third party at another local bank	ANG 5.30	ANG 1.59
<b>Inter-island Outgoing</b>		
To third party at RBC (Bonaire, Saba, St. Maarten)	ANG 7.42	ANG 2.65
To third party at another bank (Bonaire, Saba, St. Maarten)	ANG 7.42	ANG 3.71
<b>International Outgoing*</b>		
To own account	ANG 36.00 + 1/8% min.	ANG 30.00 + 1/8% min.
To third party at RBC	ANG 25.00 max.	ANG 20.00 max.
To third party at another bank	ANG 500.00 + turnover tax	ANG 500.00 + turnover tax
<b>Wire Transfers - Other</b>		
Foreign bank charges	EUR 26.50 / USD 21.20	
Foreign currency transfer/NSF	ANG 15.90	
Wire Transfer Investigation Fee: Amendments, Recalls, Returns, Trace	ANG 57.24/ USD 31.80	

\*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 36.75 / USD 21.00
<b>Visa Gold</b>	
Applicant / Co-applicant	USD 78.75 / USD 21.50
<b>Visa Business</b>	
Applicant / Co-applicant	USD 106.00 / USD 53.00
<b>RBC Rewards Visa Platinum</b>	
Applicant / Co-applicant	USD 115.00 / USD 50.00
<b>RBC ANG Visa Platinum</b>	
Applicant / Co-applicant	ANG 180.00 / ANG 90.00

<b>Additional fees</b>	
Urgent payment fee	USD 10.60
Cash advance (%) RBC ATM	3% min. USD 5.00
Cash advance (%) * Non-RBC ATM	3% min. USD 5.00
Investigation fee	USD 10.60
Over the limit fee	under 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 10.60
Paper statement fee	ANG 3.00/USD 1.50
Interest Rate	18%
*Turnover tax is embedded within the fees.	

<b>ATM &amp; POS charges</b>	
Withdrawal at RBC Royal Bank ATM	<b>FREE</b>
Withdrawals at non-RBC on Cashnet in Aruba, Bonaire, Curaçao, Saba and St. Maarten	ANG 2.00 + the exchange rate per trans. + turnover tax
Withdrawals at ATMs on MasterCard/ Cirrus Network	ANG 4.20 + the exchange rate per trans. + turnover tax
Withdrawals at RBC Royal Bank ATMs: Aruba/Bonaire/Saba/St. Maarten	ANG 2.00 + the exchange rate per trans. + turnover tax

Withdrawals at RBC Royal Bank ATMs: Trinidad and Tobago/Eastern Caribbean	ANG 4.20 + the exchange rate per trans. + turnover tax
Debit Card Replacement Fee	ANG 20.00
Balance Enquires at ATMs on MasterCard/Cirrus Network	ANG 0.53
Declines (NSF) at RBC or non-RBC ATMs on MasterCard/Cirrus Network	ANG 1.06

<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 at international merchants on Master Card/Maestro Network	ANG 1.06

\*Exchange rates will apply.