

Curaçao Personal Schedule of Service Fees & Account Charges

(03/2025)

Lending Services

Term Loans	
Closing Fee	1% of loan amount, min. XCG 600.00 (currency of account)
Refinance Fee (for loans refinanced under 1 year only)	1% of amount, min. XCG 600.00 + an additional XCG 100.00
Waiver of Installment	Interest cost (for period of waiver) + XCG 40.00
Partial prepayment	Annual lump sum allowed: 20% of original principal amt. Any payment in excess: 3 months interest of original principal, min. XCG 500.00
Full prepayment	3 months interest of original principal, min XCG 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. Any payment in excess: 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, min. XCG 75.00
Annual Review	0.50% of approved limit, min. XCG 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: XCG 40.00
Settlement/Balance letter	XCG 100.00



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) 763-8438

> Visit www.rbc.com/caribbean

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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

RBC Day to Day Banking	
Monthly fee	XCG 10.60 / EUR 35.00*
Debit + credit trans. fees	Branch: XCG 2.65 ATM: FREE at RBC ATMs

*New accounts no longer offered in EUR currency.

RBC No Limit Banking	
Monthly fee	XCG 15.90
Number of free monthly debit trans.	Unlimited FREE branch
Additional debit trans. fees	ATM: FREE at RBC ATMs

RBC VIP Banking	
Monthly fee	XCG 31.80
Number of free monthly debit trans.	Unlimited FREE branch
Additional debit trans. fees	ATM: FREE at RBC ATMs

Savings Accounts

RBC Day to Day Savings	
Monthly fee	XCG/USD 5.30
Debit + credit trans. fees	Branch: XCG 2.65/USD 1.59 ATM: FREE at RBC ATMs
Paper Statements	XCG 3.00/USD 0.80 per cycle

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

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

Age-Based Accounts

RBC Leo's Young Savers	
Monthly fee	FREE
Additional debit trans. fees	Branch: XCG 2.12 ATM: FREE at RBC ATMs

RBC Student Banking	
Monthly fee	FREE
Additional debit trans. fees	Branch: XCG 2.12 ATM: FREE at RBC ATMs

RBC SixtyPlus / Plan50 Savings	
Monthly fee	XCG 5.30 if daily closing balance of XCG 5,000.00 is not maintained
Additional debit trans. fees	Branch: XCG 1.59 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 XCG/USD 200.00

Fee applies from January 1st 2024

General Deposit-related /Sundry Fees

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

Bulk Cash Solutions	
Exchange of coins	1% of value of coins min. XCG 5.00 (if value of coins ≥ XCG 100.00) + turnover tax
Coin orders	1% of value of coins min. XCG 10.00 + turnover tax

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

Safe Deposit Boxes	
Small	XCG 165.00
Medium	XCG 330.00 – XCG 440.00
Large	XCG 715.00
Extra Large	XCG 1,155.00 – XCG 1,375.00

Payment Services

Drafts	
Issuance of Local Currency Drafts	XCG 26.50
Issuance of Foreign Currency Drafts	
< \$25,000	USD 26.50
≥ \$25,000	USD 37.10
Foreign Currency Cheque Negotiation fee	6 units in respective currency of cheque + applicable tax
Standing orders	
Set-up fee	XCG 12.60

Payment Services cont'd

Automatic payments to same name account in RBC	XCG 6.30
Automatic payments to third party account in RBC	XCG 6.30
Automatic payments to other local banks (online)	XCG 6.83
Amendment fee	XCG 12.60
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	XCG 27.00 + tax (as applicable)
Reversal of standing order or direct debits due to insufficient balance	XCG 28.50 per entry
Foreign standing order	0.125% min. 27.00, max 505.00 + applicable draft/ wire fee
Bill payment - cash/ account debit	XCG 3.18

Wire Transfers

Incoming Wire Transfers	
Local incoming	FREE
International incoming	XCG 15.90

Outgoing Wire Transfers		
Local Outgoing	Branch	Online
To own account	FREE	FREE
To third party at RBC	XCG 5.30	FREE
To third party at another local bank	XCG 5.30	XCG 1.59

Inter-island Outgoing		
To third party at RBC (Bonaire, Saba, St. Maarten)	XCG 7.42	XCG 2.65
To third party at another bank (Bonaire, Saba, St. Maarten)	XCG 7.42	XCG 3.71

International Outgoing*	XCG 36.00 + 1/8% min. XCG 25.00 max. XCG 500.00 + turnover tax	XCG 30.00 + 1/8% min. XCG 20.00 max. XCG 500.00 + turnover tax
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Wire Transfers - Other	
Foreign bank charges	EUR 26.50 / USD 21.20
Foreign currency transfer/NSF	XCG 15.90
Wire Transfer Investigation Fee: Amendments, Recalls, Returns, Trace	XCG 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)

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

Card Services

Credit Cards Annual Fees*

Visa Classic	
Applicant / Co-applicant	USD 36.75 / USD 21.00

Visa Gold	
Applicant / Co-applicant	USD 78.75 / USD 31.50

RBC Rewards Visa Platinum	
Applicant / Co-applicant	USD 115.00 / USD 50.00

RBC Rewards Visa Platinum (XCG)	
Applicant / Co-applicant	XCG 180.00 / XCG 90.00

Additional fees	
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	XCG 3.00/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	XCG 4.20 + the exchange rate per trans. + turnover tax

Withdrawals at RBC Royal Bank ATMs: Aruba/Bonaire/Saba/St. Maarten	XCG 2.00 + the exchange rate per trans. + turnover tax
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Withdrawals at RBC Royal Bank ATMs: Trinidad and Tobago/Eastern Caribbean	XCG 4.20 + the exchange rate per trans. + turnover tax
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Debit Card Replacement Fee	XCG 20.00
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Balance Enquires at ATMs on MasterCard/Cirrus Network	XCG 0.53
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Declines (NSF) at RBC or non-RBC ATMs on MasterCard/Cirrus Network	XCG 1.06
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POS	
Purchases at domestic merchants	FREE

Purchases at international merchants on MasterCard/Maestro Network*	FREE
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Declines at international merchants on MasterCard/Maestro Network	XCG 1.06
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*Exchange rates will apply.

XCG = Caribbean guilders. USD = US dollars. EUR = Euros. 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 inclusive of Value Added Tax (VAT). ®/™ Trademark(s) of Royal Bank of Canada. Used under licence.