

ARUBA PERSONAL ACCOUNT SELECTION GUIDE

Account	Description	Minimum Opening Balance	Minimum 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
Banking Accounts								
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.	AWG 100.00	AWG 15.00	5 FREE Cheque Items	Branch AWG 2.00 Cheque AWG 0.75 ATM FREE	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.	AWG 500.00	AWG 24.00	UNLIMITED FREE Branch/Cheque Items	Branch/Cheque FREE ATM FREE	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.	AWG 5,000.00	AWG 36.00	UNLIMITED FREE Branch/Cheque Items	Branch/Cheque FREE ATM FREE	FREE	No	Yes
Savings Accounts								
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.	AWG 100.00	AWG 6.00	N/A	Branch AWG 2.00 ATM FREE	FREE	Yes (AWG 500.00)	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.	AWG 3,000.00	FREE if daily closing balance of AWG 5,000.00 is maintained AWG 6.00 if daily closing balance of AWG 5,000.00 is not maintained	N/A	Branch AWG 1.50 ATM FREE	FREE	Yes (AWG 5,000.00)	No
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.	AWG 6,000.00	FREE if daily closing balance of AWG 10,000.00 is maintained AWG 12.00 if daily closing balance of AWG 10,000.00 is not maintained	N/A	Branch AWG 3.00	FREE	Yes (AWG 10,000.00)	No
Age-Based Accounts								
RBC Leo's Young Savers	A savings account designed for children and youth ages 0-18.	AWG 50.00	FREE	N/A	Branch AWG 1.00	FREE	Yes	No
RBC Student Banking	A banking account designed for persons 18-25 years old enrolled in a full time, post-secondary program.	AWG 100.00	FREE	12 FREE In Branch/ 5 Cheque Debits	Branch AWG 1.50 Cheque AWG 0.75 ATM FREE	FREE	No	No
RBC SixtyPlus Savings	An account specially designed for senior citizens ages 60 plus. Available as a banking or savings account.	AWG 15,000.00	FREE if daily closing balance of AWG 5,000.00 is maintained AWG 6.00 if daily closing balance of AWG 5,000.00 is not maintained	N/A	Branch FREE Cheque FREE ATM FREE ATM within DC: AWG 1.50	FREE	Yes (AWG 5,000.00)	No
RBC SixtyPlus Chequing	An account specially designed for senior citizens ages 60 plus. Available as a banking or savings account.	N/A	FREE if daily closing balance of AWG 5,000.00 is maintained AWG 6.00 if daily closing balance of AWG 5,000.00 is not maintained	N/A	Branch FREE Cheque FREE ATM FREE	FREE	No	Yes

* Subject to standard credit criteria

Tips on Smart Personal Banking

Tip #1: Bank at your convenience

- › Use our NetBank service to pay bills and transfer between accounts.
- › Cash withdrawals cost much less when you use an RBC Royal Bank ATM.
- › Use RBC Royal Bank ATMs wherever possible to avoid paying extra charges for using other banks' ATMs.
- › These services are available to you any time at your convenience.

Tip #2: Choose the right account for you

- › If you have a Savings Account and you transact frequently in the branch, RBC Day to Day Banking Account may be best suited for you.
- › If you would like an all-inclusive banking package which provides you with a full range of personal banking services and benefits for one flat monthly fee, then our VIP Banking Account is right for you.
- › To ensure you have the right account to meet your needs, speak with an RBC Royal Bank Account Manager.

Tip #3: Avoid fees by maintaining the minimum balance

- › If you have a Savings Account, you can avoid the monthly fee by maintaining the minimum balance requirement on your account.

Tip #3: Get overdraft protection

- › Avoiding the inconvenience and fees associated with having insufficient funds is easy with overdraft protection on your account.
- › Ask us how you can get this feature added to your Banking/Chequing Account.

If you would like to review your current personal banking requirements to make sure you have the right combination of services to meet your needs, we will be happy to discuss the options that are right for you.

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To find out more about our Guide on Account Selection or any other information not listed in this brochure:

- › Visit your nearest RBC Royal Bank branch
- › Call 588 0101
- › Or visit www.rbc.com/caribbean

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Deposit account selection guide

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