

ATM & POS charges cont'd

Balance Enquires at ATMs on MasterCard/Cirrus Network	AWG 0.50
Declines at ATMs on MasterCard/Cirrus Network	AWG 1.00
POS	
Purchases at domestic merchants	FREE
Purchases at international merchants on Cashnet Network*	FREE
Purchases at international merchants on MasterCard/Maestro Network*	FREE
Declines (NSF) at international merchants on Master Card/Maestro Network	AWG 1.00
*Exchange rates will apply.	

Lending Services

Term Loans	
Closing Fee	1% of loan amount, min. \$250.00
Refinance Fee (for loans refinanced under 1 year only)	1% of loan amount, min. \$250.00 + 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
Full prepayment	3 months interest of original principal, min. \$500.00
Residential Mortgages	
Management/Negotiation Fee	1.5% of all mortgage types except Construction which carries 1.75% of principal
Refinance Fee for mortgages (under 1 year only)	1.5% 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. \$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

Lending Services cont'd

Letters	
Interest Letter	AWG 40.00
Settlement Letter (loan & revolving credit)	AWG 50.00
Settlement Letter (mortgage)	AWG 40.00

For details of our other charges, please contact your Account Executive or our RBC Service Line at (297) 588-0101 (Aruba).

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 our BBO and Health Tax.



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 (297) 588-0101
- > 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 (Aruba) 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 (Aruba) N.V. reserves the right to amend the terms and conditions stated in this publication.

*Trademarks/registered trademarks of Visa and MasterCard International Incorporated. Used under licence.

®/™ Trademark(s) of Royal Bank of Canada. Used under licence.



Royal Bank

Aruba
Personal
Schedule of
Service Fees and
Account Charges

Effective March 1, 2022



RBC Royal Bank Aruba Personal Schedule of Service Fees and Account Charges

Banking Accounts

RBC Day to Day Banking	
Monthly fee	AWG 15.00 /EUR 35.00*
Debit + credit trans. fees	Branch: AWG 2.00 ATM: FREE at RBC ATMs
*New accounts no longer offered in EUR currency.	
RBC No Limit Banking	
Monthly fee	AWG 24.00
Debit + credit trans. fees	Branch: FREE ATM: FREE at RBC ATMs
RBC VIP Banking	
Monthly fee	AWG 36.00
Debit + credit trans. fees	Branch: FREE ATM: FREE at RBC ATMs

Savings Accounts

RBC Day to Day Savings	
Monthly fee	AWG 6.00 USD 15.00 if daily closing balance of USD 1000.00 is not maintained
Debit + credit trans. fees	Branch: AWG 2.00 / USD 1.50 ATM: FREE at RBC ATMs
Paper Statements	\$3.00
RBC Enhanced Savings	
Monthly fee	AWG 6.00 if daily closing balance of AWG 1,000.00 is not maintained
Debit + credit trans. fees	Branch: AWG 1.50 ATM: FREE at RBC ATMs
Paper Statements	\$3.00
RBC High Interest Bearing eSavings	
Monthly fee	AWG 12.00 if daily closing balance of AWG 2,000.00 is not maintained
Debit + credit trans. feess	Branch: AWG 3.00 ATM: FREE at RBC ATMs

Age-Based Accounts

RBC Leo's Young Savers	
Monthly fee	FREE
Debit + credit trans. fees	Branch: AWG 1.00 ATM: N/A
RBC Student Banking	
Monthly fee	FREE
Debit + credit trans. fees	Branch: AWG 1.50 ATM: FREE at RBC ATMs
RBC Sixty Plus	
Monthly fee	AWG 6.00 if daily closing balance of AWG 5,000.00 is not maintained
Debit + credit trans. fees	Branch: FREE 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 AWG/USD 200.00)
Fee applies from January 1st 2024	

General Deposit-related /Sundry Fees

Dormant Account Fees	AWG 5.00 per month USD/ other currency 2.50 per month (after 2 years inactive)
Interest letter (interest paid)	AWG 40.00
Account Balance And Date Of Opening	AWG 15.00
Letters to Consulates/ Embassy	AWG 15.00
Transactions On Account	AWG 40.00
Standing Order Related	AWG 40.00
Payroll Credit Dates And Amount	AWG 40.00
Reference letter	AWG 15.00
Copy of Statement	AWG 5.00
Bulk Cash Solutions	
Exchange of paper (US only)	1% of value min. USD 5.00
Exchange of coins	1% of value of coins min. AWG 5.00 (if value of coins ≥ 100.00)
Coin orders	1% of value of coins min. AWG 10.00
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% of amount (if cash amount ≥ AWG 10,000)
Large Cash Handling Fee - OTC deposit (local currency)	0.1% of amount (if cash amount ≥ \$10,000)
Cash deposit of foreign currency in a foreign currency account	1% with a min. charge currency account of USD 10.00

Depository Services

Safe Deposit Boxes	
Small	AWG 192.50
Medium	AWG 275.00
Large	AWG 363.00

Payment Services

Drafts	
Issuance of Foreign Currency Drafts	
< \$25,000	AWG 20.00
≥ \$25,000	AWG 25.00
Foreign Currency Cheque Negotiation fee	
Sending bank cheques by mail	6 units of currency of cheque Certified mail and by courier: AWG 10.00 (plus courier expenses)
Stop payment of bank cheque	AWG 20.00/ USD 20.00/ EUR 35.00 per cheque depending on currency
Collection foreign cheques	Cheques sent for collection are charged a fee 1% of cheque value with a min. charge of AWG 75.00 and max. charge of AWG 250.00 plus any additional charges made by the foreign bank.

Payment Services cont'd

Standing orders	
Automatic payments to same name account in RBC	AWG 6.00
Automatic payments to third party account in RBC or other Bank	AWG 6.00
Set-up fee	AWG 7.00
Amendment fee	AWG 7.00
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	AWG 27.00
NSF penalty fee	AWG 12.00
Foreign standing order	0.125% + applicable draft/ wire fee, min. 11.00, max 505.00 (available for existing standing orders only)
Electronic Payment	
Instant Payment Ipago Credit Transfers	AWG 1.00
Cash deposits to account of third parties (incl. WEB, Elmar, Setar, Cable TV Aruba, Digicel, etc)	AWG 5.00

Wire Transfers

Incoming Wire Transfers		
Local credit to RBC account	AWG 5.00	
International credit to AWG RBC account	AWG 7.50	
Foreign currency international credit to AWG RBC account	AWG 25.00	
Foreign currency international credit to RBC account (Resident)	1/4% min. USD/ EUR 5.00 max. USD/ EUR 50.00	
Foreign currency international credit to RBC account (Non-Resident)	1/4% min. USD/ EUR 5.00 max. USD/ EUR 100.00	
Credit an account at another bank	AWG 25.00	
Outgoing Wire Transfers		
Local Outgoing		
To own account	Branch FREE	Online FREE
To third party at RBC	AWG 5.00	FREE
To third party at another local bank (Ipago)°	AWG 6.00	AWG 1.75**
°Note: Ipago is a registered trademark of the the CBA.		
Regional Outgoing		
(Curaçao, St. Maarten & BES Islands)	AWG 15.00	AWG 15.00
International Outgoing*		
Paid from an Account**°	AWG 35.00 (1 value day for EUR) + 1/8% min.	AWG 25.00 (1 value day for EUR) + 1/8% min.
	AWG 25.00 max.	AWG 10.00 max.
	AWG 500.00	AWG 500.00
Wire Transfers - Other		
Wire Transfer Investigation Fee: Amendments, Recalls, Returns, Trace	AWG 54.00/ USD 30.00	
°Note that international outgoing wire transfers in USD will be 1 value day while all other currencies will be 2 value days.		

Wire Transfers cont'd

*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 Transactions AWG250 and Under are free.	

Digital Banking (Online & Mobile Banking)

Personal Account	
Monthly Fee	FREE
Electronic Statements (e-Statements)	FREE
RBC SecureCard replacement	AWG 50.00

Card Services

Credit Cards Annual Fees*	
Visa Classic	
Applicant / Co-applicant	USD 50.00 / USD 15.00
Visa Gold	
Applicant / Co-applicant	USD 75.00 / USD 25.00
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
Late payment fee	5% min. USD 20.00
Over the limit fee	5% min. USD 20.00
NSF	USD 35.00
Replacement card fee	USD 25.00
Copy of transaction charge slip	USD 10.00
Duplicate statement	USD 2.80
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 non-RBC on Cashnet in Aruba, Bonaire, Curaçao, Saba and St. Maarten	AWG 2.00 + the exchange rate per trans.
Withdrawals at ATMs on MasterCard/ Cirrus Network	AWG 4.17 + the exchange rate per trans.
Withdrawals at RBC Royal Bank ATMs: Bonaire/Curaçao/Saba/St. Maarten	AWG 1.50 + the exchange rate per trans.
Withdrawals at RBC Royal Bank ATMs: Trinidad and Tobago/Eastern Caribbean	AWG 4.17 + the exchange rate per trans.
Debit Card Balance Enquiries at international ATMs	AWG 1.00
Debit Card Replacemnt Fee	AWG 20.00