

ATM & POS charges cont'd

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|--|----------|
| 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) 800-1722
- > Visit www.rbc.com/caribbean

Disclaimer

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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.

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|---|--|
| 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

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|-------------------------------------|--|
| 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 | Branch | Online |
| To own account | FREE | 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 max. AWG 500.00 | AWG 25.00 (1 value day for EUR) + 1/8% min. AWG 10.00 max. 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 |