

Aruba Schedule of Fees & Charges

Banking Accounts

RBC Day to Day Banking

Monthly fee	AFL 15.00
Number of free monthly debit trans.	5 Free Cheques
Additional debit trans. fees	Branch: AFL 1.50 Cheque: AFL 0.75 ATM: FREE

RBC No Limit Banking

Monthly fee	AFL 24.00
Number of free monthly debit trans.	Unlimited Free Branch/ Cheque items
Additional debit trans. fees	Branch/Cheque/ ATM: FREE

RBC VIP Banking

Monthly fee	AFL 36.00
Number of free monthly debit trans.	Unlimited Free Branch/ Cheque items
Additional debit trans. fees	Branch/Cheque/ ATM: FREE

Savings Accounts

RBC Day to Day Savings

Monthly fee	AFL 6.00 if daily closing balance of AFL.500.00 is not maintained
Additional debit trans. fees	Branch: AFL 1.50 ATM: FREE

RBC Enhanced Savings

Monthly fee	AFL 6.00 if daily closing balance of AFL.5000.00 is not maintained
Additional debit trans. fees	Branch: AFL 1.50 ATM: FREE

RBC High Interest Bearing eSavings

Monthly fee	AFL 12.00 if daily closing balance of AFL.10,000.00 is not maintained
Debit trans. fees	Branch: AFL 3.00 Cheque: AFL 2.00 ATM: FREE ATM within DC: AFL 1.50

Age-based Accounts

RBC Leo's Young Savers

Monthly fee	FREE
Additional debit trans. fees	Branch: AFL 1.00 ATM: N/A

RBC Student Banking

Monthly fee	FREE
Number of free monthly debit trans.	5 Free cheques
Additional debit trans. fees	Branch: AFL 1.50 Cheque: AFL 0.75 ATM: FREE

RBC Sixty Plus Savings

Monthly fee	AFL 6.00 if daily closing balance of AFL. 5,000.00 is not maintained
Debit trans. fees	Branch/Cheque/ ATM: FREE

RBC Sixty Plus Chequing

Monthly fee	AFL 6.00 if daily closing balance of AFL. 5,000.00 is not maintained
Debit trans. fees	ATM: FREE ATM within DC: AFL 1.50

Wire Transfers

Incoming Payments

Local incoming payments to credit an RBC account	AFL 5.00
International incoming payments to credit an AFL RBC account	AFL 7.50
International incoming payment to credit Foreign Currency to an AFL RBC account	AFL 25.00
International incoming payments to credit Foreign Currency RBC account (Resident)	1/4% min. USD/EUR 5.00 max. USD/EUR 50.00
International incoming payments to credit Foreign Currency RBC account (Non-resident)	1/4% min. USD/EUR 5.00 max. USD/EUR 100.00
Local or international incoming payment to credit an account at another bank	AFL 25.00

Wire Transfers cont'd

Outgoing Payments

Local Outgoing Transfers	Over the Counter	RBC NetBank™
To own account	FREE	FREE
To a 3rd party at RBC	AFL 5.00	AFL 2.00
To a 3rd party at another local bank	AFL 5.00	AFL 2.50
Regional Outgoing Transfers (Curacao, St. Maarten & BES Islands)	AFL 15.00	AFL 15.00

International Outgoing Transfers*

International outgoing wire transfers paid in AFL cash at the counter*	AFL 35.00 (1 value plus day) 1/8% min. AFL 25.00 max. AFL 500.00	
International outgoing wire transfers paid in USD cash at the counter*	As above plus 1% min. USD 10.00	
International outgoing wire transfers paid from an Account* ^o	AFL 35.00 (1 value day for Euro) plus 1/8% min. AFL 25.00 max. AFL 500.00	AFL 25.00 (1 value day for Euro) plus 1/8% min. AFL 10.00 max. AFL 500.00
Recall/amendment fee of International wire transfer	AFL 54.00/ USD 30.00	AFL 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.

* Plus beneficiary charge if applicable. The beneficiary charge is the foreign bank's fee for effecting the payment. This charge will be deducted from the amount sent unless otherwise indicated. Where requested this amount can be debited from your account at the time of the transaction. Please ask your branch for details.

General Deposit-related

Cash deposits to accounts held by the same client	FREE
Cash deposit to account of third parties (incl. WEB, Elmar, Setar, Cable TV Aruba, Digicel, etc)	AFL 5.00
Cash deposit of foreign currency in a foreign currency account	1% with a min. charge currency account of USD 10.00
Deposit cheques of RBC Royal Bank	FREE
Deposit cheques of other local banks in local currency	FREE, 4 value days

General Deposit-related cont'd

Deposit cheques of banks in the United States of America	1/4% with a min. charge of USD 5.00 and with a max. charge of USD 100.00, 10 value days
Deposit other foreign cheques	1/4% with a min. charge of USD 5.00 and with a max. charge of USD 100.00, 17 value days
Collection foreign cheques	Cheques sent for collection are charged a fee 1% of cheque value with a min. charge of AFL 75.00 and a max. charge of AFL 250.00 plus any additional charges made by the foreign bank
Encashment/Deposit of traveller's cheques	1/4% with a min. charge of USD 5.00 and with a max. charge of USD 100.00, 10 value days for US Bank and 17 value days for Non-US Bank
Dormant a/c fees	AFL 5.00 per month USD/other currency 2.50 per month (after 2 years inactive)

Automatic Payments

Standing orders

Transaction fee	AFL 3.00
Set-up fee	AFL 5.00
Amendment fee	AFL 5.00
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	AFL 10.00
NSF penalty fee	AFL 10.00

Direct debit

Pre-authorized payments to utility	AFL 1.50 per trans.
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Cash Transactions

In-branch withdrawal	AFL 1.00
Buying or selling foreign currency	AFL 5.00
Cashing Traveller's Cheques	1/4% with a min. charge of USD 5.00 and a max. charge of USD 100.00
Encashment cheque non-client	AFL 5.00

Effective January 23rd, 2017

AFL = Aruban Florin USD = US dollars EUR = Euros

For details of our other charges, please contact your Account Executive or our Client Service Department on 588 0101 (Aruba). Publication of January 23rd, 2017. RBC Royal Bank maintains the right to be able to adapt their charges to conform to market circumstances. Some charges are exclusive of our BBO and Health Tax.

Cheques

Cheque books of 50 (personal)	AFL 100.00 plus AFL 5.00 for stamp duty
Stop payment of a cheque	AFL 20.00 per cheque
Cancel stop payment of a cheque	AFL 20.00 per cheque
Returned cheques	AFL 35.00 per cheque
Honored Cheques or items with insufficient funds	AFL 25.00 per cheque
Foreign Currency Transfer with insufficient funds	AFL 35.00 per cheque

Banker's Cheques

Buying bank cheques in AFL from account	AFL 10.00 per cheque
Buying bank cheques in foreign currency	AFL 20.00 per cheque
Sending bank cheques by mail	Certified mail and by courier: AFL 10.00 (plus courier expenses)
Stop payment of a bank cheque	AFL 20.00, USD 20.00 or EUR 35.00 per cheque depending on the currency

Administrative Fees

Current Account	
Monthly fee for non-resident	USD/EUR/other currency 15.00
Interest letter (interest paid)	AFL 40.00 FREE (previous year only)
Pre-calculated Interest letter	AFL 25.00
Reference letter	AFL 15.00
Business reference letter	AFL 100.00
Copy of Statement	AFL 5.00

Electronic Banking

Online Banking - NetBank	
Monthly subscription fee	
Personal clients/Sole proprietors	FREE
Business clients	AFL 10.00
International business clients	AFL 30.00
Token (replacement)	AFL 50.00
International Business clients eStatements	AFL 100.00 FREE
Printed statements	AFL. 1.50, USD/EUR 0.75 per cycle

Bulk Cash Fees

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)
Coin orders	1% of value of coins min. AWG. 10.00
Large Cash Handling Fee - OTC deposits & withdrawals (local currency)	0.1% of amount if cash amount ≥ AWG. 10,000

Card Services

Visa Classic/MasterCard Standard	
Annual membership fee	USD 50.00
Annual extra card	USD 15.00
Fraud protection fee	USD 2.00 per month
Visa/MasterCard Gold	
Annual membership fee	USD 75.00
Annual extra card	USD 25.00
Fraud protection fee	USD 4.00 per month
Visa/MasterCard	
Urgent payment fee	USD 10.00
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 cheque	USD 35.00
Credit Card Replacement Fee	USD 20.00
Copy of transaction charge slip	USD 10.00
Duplicate statement	USD 2.80

ATM & POS charges

Withdrawal from RBC Royal Bank ATM	FREE
Withdrawals at non-RBC ATMs on Cashnet in Aruba, Bonaire, Curacao, Saba and St. Maarten	AFL 2.00 plus the exchange rate per trans.
Withdrawals at ATMs on the MasterCard Cirrus Network	AFL 4.17 plus the exchange rate per trans.
Withdrawals at RBC Royal Bank ATMs: St. Maarten/Bonaire/Curacao/Saba	AFL 1.50 plus the exchange rate per trans.
Withdrawals at RBC Royal Bank ATMs in Trinidad and Tobago/Eastern Caribbean	AFL 3.00 plus the exchange rate per trans.
Debit Card Replacement Fee	AFL 15.00
Balance Enquiries at ATMs on the MasterCard/Cirrus Network	AFL 0.50
Declines at ATMs on the MasterCard Cirrus Network	AFL 1.00
POS	
Purchases at domestic merchants	FREE
Purchases at international merchants on the Cashnet Network*	FREE
Purchases at international merchants on the MasterCard/Maestro Network*	FREE
Declines (NSF) at international merchants on MasterCard/Maestro Network	AFL 1.00

*Exchange rates will apply

To find out more about Schedule of Fees and Charges 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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