

# RBC Royal Bank Aruba Personal Schedule of Fees and Charges

## Banking Accounts

<b>RBC Day to Day Banking</b>	
Monthly fee	AFL 15.00/EURO 35.00*
Debit + credit trans. fees	Branch: AFL 2.00 ATM: <b>FREE</b> at RBC ATM's
<b>RBC No Limit Banking</b>	
Monthly fee	AFL 24.00
Additional debit trans. fees	Branch: <b>FREE</b> ATM: <b>FREE</b> at RBC ATM's
<b>RBC VIP Banking</b>	
Monthly fee	AFL 36.00
Additional debit trans. fees	Branch: <b>FREE</b> ATM: <b>FREE</b> at RBC ATM's

## Savings Accounts

<b>RBC Day to Day Savings</b>	
Monthly fee	AFL 6.00 EURO 35.00
Debit + credit trans. fees	Branch: AFL 2.00 ATM: <b>FREE</b> at RBC ATM's
<b>RBC Enhanced Savings</b>	
Monthly fee	AFL 6.00 if daily closing balance of AFL 1,000.00 is not maintained
Additional debit trans. fees	Branch: AFL 1.50 ATM: <b>FREE</b> at RBC ATM's
<b>RBC High Interest Bearing eSavings</b>	
Monthly fee	AFL 12.00 if daily closing balance of AFL 5,000.00 is not maintained
Debit trans. fees	Branch: AFL 3.00 ATM: <b>FREE</b> at RBC ATM's

## Age-based Accounts

<b>RBC Leo's Young Savers</b>	
Monthly fee	<b>FREE</b>
Additional debit trans. fees	Branch: AFL 1.00 ATM: N/A
<b>RBC Student Banking</b>	
Monthly fee	<b>FREE</b>
Additional debit trans. fees	Branch: AFL 1.50 ATM: <b>FREE</b> at RBC ATM's

## Age-based Accounts cont'd

<b>RBC Sixty Plus Savings</b>	
Monthly fee	AFL 6.00 if daily closing balance of AFL 5,000.00 is not maintained
Debit trans. fees	Branch: <b>FREE</b> ATM: <b>FREE</b> at RBC ATM's

## Wire Transfers and Domestic Payments

<b>Incoming Payments</b>			
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 payments 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	
<b>Outgoing Payments</b>			
<b>Local Outgoing Transfers</b>			
To own account		<b>FREE</b>	<b>RBC Digital Banking FREE</b>
To 3rd party at RBC		AFL 5.00	<b>FREE</b>
To 3rd party at another local bank (Ipagó)*		AFL 6.00	AFL 1.75**
*Note: Ipagó is a registered trademark of the the CBA.			
<b>Regional Outgoing Transfers (Curacao, St. Maarten &amp; BES Islands)</b>		AFL 15.00	AFL 15.00
<b>International Outgoing Transfers*</b>			
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	

## Wire Transfers & Domestic Payments cont'd

	<b>Over the Counter</b>	<b>RBC Digital Banking</b>
International outgoing wire transfers paid from an Account* <sup>o</sup>	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.		
**Transactions for AFL250 and Under done via Digital Banking are free		

## General Desposit - related

Cash deposits to account of 3rd 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
<b>Disposable bags</b>	
Disposable Night Bag	AWG 65.00/USD 36.30 per 100 bags
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 max charge of AFL 250.00 plus any additional charges made by the foreign bank
Dormant a/c fees	AFL 5.00 per month USD/ other currency 2.50 per month (after 2 years inactive)

## General Desposit - related cont'd

Special Monthly administrative fee for deposits in excess outage.	Fee calculated > 10% of deposit based on cost to solution
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## Automatic Payments

<b>Standing orders</b>	
Automatic payments to same name account in RBC	AFL 5.00
Automatic payments to 3rd party account in RBC or other Bank	AFL 5.00
Set-up fee	AFL 5.00
Amendment fee	AFL 5.00
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	AFL 25.00
NSF penalty fee	AFL 10.00
<b>Direct debit</b>	
Automated Direct Credit	AFL 1.00
Automated Direct Debit	AFL 1.00

## Banker's Cheques

<b>Buying bank cheques in foreign currency</b>	
Amounts below 25K	AFL 25.00
Amounts same as or above 25K	AFL 35.00
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 currency

## Administrative Fees

<b>Current Account</b>	
Monthly fee for non-resident	USD/Other currency 15.00
Interest letter (interest paid)	AFL 40.00 <b>FREE</b> (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

# Aruba Schedule of Fees & Charges

(07/2020)

## Electronic Banking

### Online Banking

Monthly subscription fee	<b>FREE</b>
Personal clients /Sole proprietors	AFL 10.00
Business clients	AFL 30.00
International business clients	AFL 50.00
Hard Token (Replacement)	AFL 100.00
international business clients	
eStatements	<b>FREE</b>
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. AFL 5.00 (if value of coins ≥ 100)
Coin orders	1% of value of coins min. AFL 10.00
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% of amount (if cash amount ≥ AFL 10,000)
Large cash handling OTC daily deposit (local currency) fee	0.1% of amount (if cash amount ≥ \$10,000)

## Card Services

### Visa Classic

Annual membership fee	USD 50.00
Annual co-applicant fee	USD 15.00
Fraud protection fee	USD 2.00 per month

### Visa Gold

Annual membership fee	USD 75.00
Annual co-applicant fee	USD 25.00
Fraud protection fee	USD 4.00 per month

### Visa Business

Annual membership fee	\$100.00
Annual Co-Applicant fee	\$100.00
Fraud protection fee	\$4.00 per month

### RBC Rewards Visa Platinum

Annual membership fee	\$115.00
Annual Co-Applicant fee	\$50.00

### Card Fees

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	USD 35.00
Credit Card Replacement Fee	USD 25.00
Copy of transaction charge slip	USD 10.00
Duplicate statement	USD 2.80
Interest Rate	18%

## ATM & POS charges

Withdrawal at the RBC Royal Bank ATM	<b>FREE</b>
Withdrawals at non-RBC 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 the RBC Royal Bank ATMs: St. Maarten/Bonaire/Curacao/Saba	AFL 1.50 plus the exchange rate per trans.
Withdrawals at the RBC Royal Bank ATMs in Trinidad and Tobago/Eastern Caribbean	AFL 4.17 plus the exchange rate per trans.
Debit Card Balance Enquiries at international ATMs	AFL 1.00
Debit Card Replacement Fee	AFL 20.00
Balance Enquiries at ATMs on the MasterCard/Cirrus Network	AFL 0.50
Declines at ATMs on the MasterCard Cirrus Network	AFL 1.00
<b>POS</b>	
Purchases at domestic merchants	<b>FREE</b>
Purchases at international merchants on the Cashnet Network*	<b>FREE</b>
Purchases at international merchants on the MasterCard/Maestro Network*	<b>FREE</b>
Declines (NSF) at international merchants on MasterCard/Maestro Network	AFL 1.00

\*Exchange rates will apply



**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](http://www.rbc.com/caribbean)

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## Personal Schedule of service fee and account charges

Effective July 18, 2020