

Card Services cont'd

ATM & POS charges

RBC Debit Card at RBC ATM

Cash withdrawal **FREE**

RBC Debit Card at RBC Royal Bank ATMs (Aruba, Bonaire, Curaçao, St. Maarten)

Cash withdrawal AWG 1.50 + exchange rate per transaction
Additional card services Please see note

RBC Debit Card at RBC Royal Bank ATMs in TT and EC

Cash withdrawal AWG 4.17 + exchange rate per transaction

Non-RBC ATMs on Cashnet (Aruba, Bonaire, Curaçao, Saba, St. Maarten)

Cash withdrawal AWG 2.00 + exchange rate per transaction

ATMs on the MasterCard/Cirrus Network

Balance inquiry AWG 0.50
Cash withdrawal AWG 4.17 + exchange rate per transaction
Cash withdrawal declined transaction AWG 1.00

RBC Debit Card at any local and international POS

Purchase **FREE**
Declines (NSF) at international merchants on the MasterCard/Maestro Network AWG 1.00

**Debit ATM cards may only be available to businesses which are non-complex legal entities such as sole traders, please visit your branch if further information is required.

Lending Services

Overdrafts, Working Capital Lines, Loans & Commercial Mortgages

Negotiation/ Refinance Fees

2% up to USD 250,000 / AWG 450,000
1.50% USD 250,001 - 500,000 / AWG 450,001 - 900,000
1.00% USD 500,001 - 1,000,000 / AWG 900,001 - 1,800,000
0.75% > USD 1,000,001 - 2,500,000 / AWG 1,800,001 - 4,500,000
0.50% > USD 2,500,001 / AWG 4,500,001

N.B. Refinance fees are charged only on the new funds.

Temporary Accommodation Fee 1% min. AWG 500.00

Credit Documentation Amendment/ Restructure Fees AWG 500.00

Annual Review Fee 1.00% on authorized limits on revolving lines up to USD 500,000 min. AWG 900.00

0.50% on facilities greater than USD 500,000

Arrears Fee 5% of principal and interest in arrears + applicable tax, after 10 days. min. 100.00 (in currency of the loan)

Lending Services cont'd

Early Liquidation Fee (Commercial Mortgages only) 3 months notice or 3% of outstanding principal

Settlement Letters AWG 50.00

Audit Confirmations - Current Year AWG 150.00

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 Business/Corporate 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

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Royal Bank



Aruba Business/Corporate Schedule of Service Fees and Account Charges

Effective March 1, 2022

RBC Royal Bank Aruba Business/Corporate Schedule of Service Fees and Account Charges

Business Banking Account	
RBC Day to Day Business Account	
Monthly service charge	AWG/USD 20.00 / EUR 35.00*
Transactions included	Up to 20 non-branch credits only
In-branch/customer-generated transactions fee per debit (Debits include OTC cash withdrawals, account transfers - same name at RBC)	AWG/USD 1.00
OTC cash deposits per credit	AWG/USD 3.00
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit)	AWG/USD 2.00
*New accounts no longer offered in EUR currency.	

Fixed Fee Plans	
RBC Business Essentials	
Monthly service charge	AWG/USD 15.00
Transactions included (OTC debits, OTC credits and non-branch credits)	Up to 5 FREE in-branch Up to 20 non-branch credits
In-branch/customer-generated transactions fee per debit	AWG/USD 1.00
OTC cash deposits per credit	AWG/USD 3.00
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit)	AWG/USD 2.00
RBC Business Essentials - Plus	
Monthly service charge	AWG/USD 18.00
Transactions included (OTC debits, OTC credits, non-branch credits)	Up to 25 in-branch and non-branch
In-branch/customer-generated transactions fee per debit (Debits include OTC cash withdrawals, account transfers - same name at RBC)	AWG/USD 1.00
OTC cash deposits per credit	AWG/USD 3.00
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit)	AWG/USD 2.00
RBC Business Essentials - Advanced	
Monthly service charge	AWG/USD 20.00 FREE for daily balance ≥ 1,000,000
Transactions included (OTC debits, OTC credits, non-branch credits)	Up to 50 branch and non-branch
In-branch/customer-generated transactions fee per debit	AWG/USD 1.00
OTC cash deposits per credit	AWG/USD 3.00
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit)	AWG/USD 2.00

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	
Business Reference Letter	AWG 100.00
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 deposit (local currency)	0.15% of total amount (if OTC cash is ≥ 10,000)
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% of amount (if cash amount ≥ AWG 10,000)
Dormant Account Fees	AWG 5.00 per month USD/other currency 2.50 per month

Depository Services	
Safe Deposit Boxes	
Small	AWG 192.50
Medium	AWG 275.00
Large	AWG 363.00
Keys lost/ damaged (replace lock)	AWG 200.00 - AWG 1,000.00 (Distinction in price is based on the type of locker)
Night and Day Depository	
Disposable Night Bag (9"x12" and 10"x14")	AWG 65.00 per 100 bags
Replacement/ additional key	AWG 25.00
Special Monthly administrative fee for deposits in excess outage	Fee calculated based on cost to process excess outages

Cash Management and Payment Services	
Drafts	
Issuance of Foreign Currency Drafts < \$25,000	AWG 20.00
≥ \$25,000	AWG 25.00
Foreign Currency Cheque	
Negotiation fee	6 units of currency of cheque
Standing orders	
Set-up fee	AWG 7.00
Automatic payments to same name account in RBC	AWG 6.00

Cash Management and Payment Services cont'd	
Automatic payments to third party account in RBC or other Bank	AWG 6.00
Amendment fee	AWG 7.00
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	AWG 27.00
NSF penalty fee	AWG 12.00 + tax
Foreign standing order	0.125% + applicable draft/ wire fee, min. 11.00, max 505.00 (available for existing standing orders only)
Note: Some standing order types are not available for sale - check Branch for details.	
Pre-authorized Utility Bill payment	AWG 1.50
Bulk or Single Domestic Payments/ Payroll/Collections	
Automated direct credit entry to an RBC account	AWG 1.00 per credit entry
Automated direct credit entry to non-RBC account	AWG 1.75 per credit entry
Automated direct debit	AWG 1.00 per trans.
Late submission or urgent online request (e-payroll)	AWG 8.00
Late submission or urgent manual request	AWG 15.00

Wire Transfers		
Incoming Wire Transfers		
Amount received in Foreign	1/4% comm. min.	
Currency on Foreign Currency account - Resident	USD 5.00 max. USD 50.00	
Amount received in Foreign Currency on Foreign Currency account - Non Resident	1/4% comm. min. USD 5.00 max. USD 100.00	
Amount received in Foreign Currency Paid in AWG Cash	AWG 25.00	
Amount received in Foreign Currency Paid in Cash Foreign Currency	1/4% comm. min. USD 15.00 max. USD 100.00	
Wire Transfers - Amount received in AWG on AWG account	AWG 7.50	
To Account holder at another Local 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 (1 value day)	AWG 15.00 (1 value day)
	AWG 40.00 (same value day)	AWG 40.00 (same value day)

Wire Transfers cont'd		
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	
SWIFT MT 940 Statement	USD 75.00 per account/ per month	
*Note that international outgoing wire transfers in USD will be 1 value day while all other currencies will be 2 value days.		
*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)	
Business Account	
Monthly fee	FREE
Electronic Statements (e-Statements)	FREE
Hard Token Replacement Fee	AWG 50.00

Card Services	
Credit Cards Annual Fees*	
Visa Business	
Applicant / Co-applicant	USD 100.00 / USD 100.00
RBC Rewards Visa Platinum Business	
Applicant / Co-applicant	USD 125.00 / USD 40.00
Additional fees	
Over the limit fee	5% min. USD 20.00
Late payment fee	5% min. USD 20.00
Cash advance (%) RBC ATM/non-RBC ATM	3% min. USD 5.00
Return fee	USD 35.00
Replacement card fee	USD 20.00
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.	
Debit Card fees**	
New cards - issued to first time users	FREE
Replacement/Additional card lost, stolen or damaged	AWG 20.00