

To find out more about our Personal Schedule or any other information not listed in this brochure:

> Visit your nearest RBC FINCO branch:

New Providence

Carmichael Road
Tel: (242) 676-7501. Fax: (242) 676-7792

Main Branch, Bay Street
Tel: (242) 502-7700/397-5171
Fax: (242) 322-6381

Palmdale Shopping Centre
Tel: (242) 302-2500. Fax: (242) 322-5005

Freeport

East Mall & Explorer's Way
Tel: (242) 352-8896. Fax: (242) 352-3022

> Or visit www.rbc.com/caribbean

(01/2022)

RBC FINCO Personal Schedule of Fees and Account Charges

Effective March 1, 2022

Disclaimer

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This is an extract of our overall fees used for personal and business banking services, charges not listed above may be obtained from the Bank upon request.

All information is subject to change. Fees shown are exclusive of VAT.

RBC FINCO Personal Schedule of Service Fees and Account Charges

Personal Banking Accounts

RBC FINCO Day to Day Banking

Monthly fee	\$12.00
Cheque & In-branch transactions (including debits, credits & transfers)	\$3.00
Free Items	6 FREE cheques

Personal Savings Accounts

RBC FINCO Day to Day Savings

Monthly fee	\$5.00
In-branch debits, credits & transfers	\$2.50
Free Items	2 FREE RBC ATM

RBC FINCO Enhanced Savings

Monthly free	FREE (\$10.00 if balance is < \$5,000.00)
In-branch debits, credits & transfers	\$2.50
Free Items	2 FREE RBC ATM

Fixed Term Deposits

Contact us for current rates and terms.

Premature redemption

- Interest is forfeited if redeemed within first 3 months.

- In excess of 3 months, 1% less of accrued interest or the accrued interest, whichever is less,

- Minimum penalty \$40.00

ATM

Deposits, transfers and balance inquiries	FREE
Local withdrawals	\$1.00
Replacement ATM card	\$5.00

Other Account Services

Account Closures

Within 90 days of opening	\$15.00
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Dormant Accounts

Per annum	\$25.00
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Auditor's Bank Confirmations/Letters to Consulates

Auditor's Bank Confirmation	\$30.00
Letters to Consulates	\$20.00
Certification of Account Balances	\$25.00

Fees shown are exclusive of VAT.

All fees are in B\$ except where otherwise stated.

Other Account Services cont'd

Cash Handling

Total deposit over \$10,000	1% of deposit amount
Large cash withdrawals \$10,000 or greater	1% of amount (if OTC Cash Withdrawals > \$10,000)
Exchange of coin	1% of value, Min. \$10.00 (if value ≥ \$100)
Coin & note orders	1% of value, Min. \$20.00

Dishonoured Cheques (N.S.F.)

Local cheques returned for material defects	\$35.00
Cheques dishonoured and charged back to customer	\$35.00
Items paid against uncleared effects	\$35.00
NSF cheque recalled at customers request	\$35.00

Overdraft Cheque Handling

Where no prior arrangements made	\$20.00
Overdraft Penalty	2% above OD interest rate, Min. \$30.00

Search for Account

Per name	\$15.00
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Search for Records

Searching for or reconstructing client records	\$30.00 per hour
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Search for Vouchers

Locating for examination and/or duplication of cheques, deposits, money orders, drafts etc.

Easily located items, full details provided:

Per item	\$3.00
or per hour (whichever is greater)	\$30.00

Statements

Bank Statements	FREE
Interim/Duplicate Statements	\$15.00
Screen print (OTC)	\$10.00

Stop Payments

Local Cheques	\$25.00
Local and Foreign Drafts	\$30.00
Foreign Cheques	\$40.00

Payments

Bank Drafts

Local Draft	\$7.00
Foreign currency Drafts	
Tier 1: Less Than 25K	25 units of local currency
Tier 2: 25K and over	35 units of local currency

NB: All charges are in local currency. Plus duties and taxes where applicable.

Foreign Currency Cheque negotiation fee	6 units (in the respective currency of the cheque)
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Payments cont'd

Standing Order Payments

Set-up fee	\$4.00
In-branch credit to personal accounts in the same name	\$8.00
In-branch from one personal a/c to another in different names	\$12.00
To other local banks	\$14.00 + Cost of draft/ wire to other bank
Foreign Standing Order	BSD \$15.00 + Cost of draft/ wire to other bank

Cancelled by bank after 3 consecutive

reversals/declines	\$17.00
Amendment fee	\$17.00
Reversal/decline	\$7.00

Wire Transfers

Incoming Wire Transfers

To credit an account at RBC FINCO	\$7.50
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Outgoing Wire Transfers

To credit an account at another local Bank	\$5.00 plus Govt Stamp Tax
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Wire Transfer Investigation Fee, Amendments, Recalls, Returns, Trace	\$35.00
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International Wire Transfers

- Paid for in Local Currency

Up to \$24,999	\$43.50
\$25,000 to \$99,999	\$58.50
\$100,000 to \$499,999	\$93.50
\$500,000 to \$1,000,000	\$118.50
Over \$1,000,000	\$180.00

Lending Services

Residential Mortgages

Commitment Fees Residential	2% of principal amount
Commitment Fees Construction	2.25% of principal amount
Settlement/Statement Letters	\$50.00
Discharge of Mortgage/Satisfaction Fee	\$100.00
Late Payment Fee	5% of Principal and Interest in arrears after 10 days grace period, min. \$100.00 in the currency of the facility

Partial Prepayment Fee	
Annual lump sum allowed	20% of principal amount
Any payment in excess	6 months interest on the current balance
Full Prepayment Fee	6 months interest on the current balance

Personal Overdrafts

Annual Renewal Fee	0.5% of loan amount, Min. \$125.00
Administrative Fee	1% Minimum \$125.00
Application Fee	\$100.00