

Visa Debit Card	
Deposits, transfers, bill payments and balance inquiry <b>FREE</b>	
Local withdrawals	\$1.00 each
Other Bank ATM Withdrawal (in-country)	\$4.00 + 0.50%
Any Bank ATM Withdrawal (out-of-country)	\$3.00 + 2.50%
POS Out-of-country fee - approved	\$0.00 - 2.50%
ATM or POS Transaction (out-of-country) - declined	\$1.00
Other bank ATM (in-country) - declined	\$0.50
Other Bank Balance Enquiry (in-country)	\$0.50
Other Bank Balance Enquiry (out-of-country)	\$0.50
Issuance of replacement card	\$5.00
Purchases at Local POS - declined	\$0.50

Lending Services	
<b>Personal/Demand Loans</b>	
Commitment fee	0.5% of loan amount undrawn after 120 days
Arrangement/Administrative fees	1% of loan amount, min. \$250.00 (currency of account)
Annual renewal fee	1% of loan amount, min. \$125.00
Refinance fee	1% of loan amount, min. \$250.00 + \$40.00
Late payment fees	5% of Principal and Interest in arrears after 10 days grace period, minimum \$60.00 in the currency of the facility. (Excludes Value Added Tax)
Waiver of Installment	Interest Cost + \$20.00
Settlement Letter	Flat Fee: \$100.00
Statement Letter	\$40.00
<b>Residential Mortgages</b>	
<b>Commitment fees</b>	
Residential Mortgages	1.5% of loan amount
Construction Mortgages	1.5% of loan amount
Prepayment - Annual lumpsum allowed - 20% of principal amount. Any partial repayment in excess of the annual lumpsum or full prepayment - 6 month's interest.	
Late payment fees	5% of Principal and Interest in arrears after 10 days grace period, minimum \$100.00 in the currency of the facility. (Excludes Value Added Tax)
Settlement Fee -Settlement Letter	\$50.00

Lending Services cont'd	
<b>Personal Overdrafts (Day to Day Banking account only)</b>	
Temporary Accommodation fee	1% of increased limited, min. \$125.00
Service charge (Handling charge)	\$20.00
<b>(Loans &amp; Mortgages only)</b>	
Release of Collateral Letters	\$15.00
<b>Audit Confirmations:</b>	
Current Year	\$30.00
Each Prior Year	\$45.00
*All fees in relative currency of facility	



**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 Main Branch, Raleigh House, Leeward Highway
- > Call (649) 941-4776 or Fax (649) 941-8825
- > Visit [www.rbc.com/caribbean](http://www.rbc.com/caribbean)

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Royal Bank

Turks and Caicos  
Personal  
Schedule of  
Service Fees and  
Account Charges

Effective March 1, 2022



# RBC Royal Bank Turks and Caicos Personal Schedule of Service Fees and Account Charges

## Banking Accounts

<b>RBC Day to Day Banking</b>	
Monthly fee	\$12.00
Cheques & in branch transactions (including debits, credits & transfers)	\$3.00 per item
Free Items	6 <b>FREE</b> cheques

<b>RBC Day to Day Banking (EUR)*</b>	
Monthly fee	EUR 25.00
Cheques & In branch transactions (including debits, credits & transfers)	EUR 3.00 per item

\*New accounts no longer offered in this currency.

<b>RBC No Limit Banking</b>	
Monthly fee	\$24.00
Free Items	Unlimited <b>FREE</b> In-branch/cheques/RBC ATM

<b>RBC VIP Banking</b>	
Monthly fee	\$48.00
Free Items	Unlimited <b>FREE</b> In-branch/cheques/RBC ATM

## Savings Accounts

<b>RBC Day to Day Savings</b>	
Monthly fee	\$5.00
In branch transactions (including debits, credits & transfers)	\$3.00 per item
Free Items	2 <b>FREE</b> RBC ATM
Paper statements	\$1.50

<b>RBC Day to Day Savings (EUR)*</b>	
Monthly fee	EUR 25.00
Cheques & In branch transactions (including debits, credits & transfers)	EUR 3.00 per item

\*New accounts no longer offered in this currency.

<b>RBC Enhanced Savings</b>	
Monthly fee	<b>FREE</b> (\$10.00 if balance < \$5,000.00)
In branch transactions (including debits, credits & transfers)	\$2.50
Free Items	2 <b>FREE</b> RBC ATM
Paper statements	\$1.50

<b>RBC High Interest Bearing eSavings</b>	
Monthly fee	<b>FREE</b> (\$15.00 if balance < \$5,000.00)
In branch transactions (including debits, credits & transfers)	\$5.00
Free Items	Unlimited <b>FREE</b> In-branch/cheques/RBC ATM

## Age-Based Accounts

<b>RBC Leo's Young Savers</b>	
Monthly fee	<b>FREE</b>
In branch transactions (including debits, credits & transfers)	\$2.50
Free Items	2 <b>FREE</b> RBC ATM

<b>RBC Student Banking</b>	
Monthly fee	\$5.00
In branch transactions (including debits, credits & transfers)	\$2.50
Free Items	2 <b>FREE</b> RBC ATM/6 <b>FREE</b> cheques

## Age-Based Accounts cont'd

<b>RBC Sixty Plus</b>	
Monthly fee	<b>FREE</b> (\$5.00 if balance < \$500.00)
Free Items	Unlimited <b>FREE</b> In-branch/cheques/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.	
Min. penalty	\$40.00

## General Deposit-related /Sundry Fees

<b>Account Closures</b>	
Closed within 90 days of opening	\$15.00
Within 180 days of opening	\$50.00

<b>Auditor's Bank Confirmations/Letters to Consulates</b>	
Auditor's Bank Confirmation	\$30.00
Letters to Consulates	\$25.00
Certificate of Interest Earned/Paid	\$30.00
Certification of Account Balances	\$40.00

<b>Cheque Books</b>	
Regular Personal Cheques	\$30.00
Regular Personal Cheques with Logo	\$35.00
Regular Personal Cheques Duplicate	\$35.00
Regular Personal Cheques Duplicate with Logo	\$40.00
Scenic Cheques	\$35.00
Scenic Cheques with Logo	\$40.00
Scenic Cheques Duplicate	\$40.00
Scenic Cheques Duplicate with Logo	\$45.00

<b>Dishonoured Cheques (N.S.F.)</b>	
Returned Cheque Fee on Issuer	\$15.00 – \$35.00*
Return Cheque Fee on Depositor	

\*Includes discrepancies and insufficient funds

<b>Overdraft Cheque Handling</b>	
Where no prior arrangements have been made	
Each overdraft plus overdraft interest	\$20.00
NSF returned cheque resulting in unauthorized overdraft limit	\$53.00 per item

<b>Search for Accounts</b>	
Per name	\$15.00

<b>Search for Records</b>	
Searching for or reconstructing client records, e.g. loan accounts, chequing accounts, etc. for examination and/or duplication: Per hour	
	\$30.00

<b>Search for Vouchers</b>	
Locating for examination and/or duplication of cheques, deposits, money orders, drafts etc. Easily located items, full details provided: Per item	
	\$5.00 or \$30.00 per hour (whichever is greater)

## General Deposit-related /Sundry Fees cont'd

<b>Bank Statements</b>	
Interim/Duplicate Statements	\$15.00
Screen Print (OTC)	\$10.00

<b>Bulk Cash Solutions</b>	
Over \$5,000 to client	0.30%
Exchange of coins	1% of value of coins, min. \$10.00 (if ≥ \$100)
Coin & note orders	1% of value, min. charge \$20.00
Large Cash Handling Fee (OTC) (includes withdrawals and deposits)	1% of amount if > \$10,000

## Depository Services

<b>Safe Deposit Boxes</b>	
Small	\$65.00 – \$85.00
Medium	\$95.00 – \$115.00
Large	\$130.00 – \$150.00
Extra Large	\$220.00 – \$275.00

## Payment Services

<b>Drafts</b>	
Local (USD cheques for negotiation in USD within TCI only)	\$11.00

<b>Sale of Foreign Currency Drafts</b>	
< \$25,000 currency of cheque	USD \$25.00
≥ \$25,000 currency of cheque	USD \$35.00

**Note:** Foreign currency draft fees will apply where a USD draft will be negotiated outside of TCI

<b>Negotiable items drawn on banks outside the Turks &amp; Caicos Islands</b>	
Instruments cashed in same currency	½ of 1%, min. \$2.00

<b>Travellers Cheques</b>	
Deposit/Encashment fee	\$0.75 + stamp tax

<b>Foreign Currency Cheque</b>	
Negotiation fee	6 units of currency of cheque

<b>Standing Orders</b>	
Set-up fee	\$4.00
To other local bank	\$14.00 + Cost of draft/wire to other bank
Credits to account - same or other name	\$12.00
Amendment fee	\$15.00
Standing order canceled by bank after 3 consecutive reversals/declines	\$17.00
Reversal or decline due to NSF	\$7.00

<b>Stop Payments</b>	
Local Cheques	\$25.00
Local Drafts	\$30.00
Foreign Cheques or Drafts	\$40.00

Bill payment (in-branch)	\$1.50
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## Wire Transfers

<b>Incoming Wire Transfers</b>	
Credit an account at RBC	\$10.00
Credit an account at another Bank	\$15.00

<b>Outgoing Wire Transfers - Paid in Foreign Currency*</b>		
	<b>Branch</b>	<b>Online</b>
Up to \$24,999	\$71.50	\$51.50
\$25,000-\$99,999	\$86.50	\$66.50
\$100,000-\$499,999	\$131.50	\$96.50
Over \$500,000	\$145.00	\$100.00

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.

\*Foreign currencies are sold at the applicable foreign exchange selling rate plus wire/telephone fees and Government stamp tax.

<b>Wire Transfers - Other</b>	
Wire Transfer Investigation Fee: Amendments, Recalls, Returns,Trace	\$35.00

## Digital Banking (Online & Mobile Banking)

<b>Personal Account</b>	
Monthly Fee	<b>FREE</b>
Electronic Statements (e-Statements)	<b>FREE</b>

## Card Services

### Credit Cards Annual Fees

<b>Visa Classic</b>	
Applicant / Co-applicant	\$45.00 / \$25.00

<b>Visa Gold</b>	
Applicant / Co-applicant	\$70.00 / \$35.00

<b>RBC Rewards Visa Platinum</b>	
Applicant / Co-applicant	\$125.00 / \$60.00

<b>Additional fees</b>	
ABM fee (non RBC ABM)	\$2.00
Cash Advance Fee	3%, min \$5.00
Dishonoured Payment Fee	\$40.00
Late Payment Fee	\$40.00
Over Limit Fee	\$35.00
Replacement Card Fee	\$20.00
Reprinting Statement Fee	\$10.00
Paper statement fee	\$1.50
Interest Rate	18%