



Account	Description	Minimum Opening Balance	Minimum Monthly Fee	Number of FREE Debit Transactions (per month)	Additional Debit Transaction Fee (in excess of free debit transactions)	Royal Online bill payments and transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available
<b>Personal Chequing Accounts</b>								
Regular Chequing Account	A basic chequing account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	\$500.00	\$10.00	5 FREE Debits (cheques)	Branch \$1.50 Cheques \$1.00 ATM \$1.00	FREE	No	Yes
Bonus Chequing Account	A premium chequing account designed to offer the convenience of cheque writing plus the benefit of earning interest on your balances. This account features tiered interest rates so as your balance grows, interest earned increases.	\$500.00	\$15.00	10 FREE Debits (cheques)	Branch \$1.50 Cheques \$1.00 ATM \$1.00	FREE	Yes - tiered (\$25,000.00)	Yes
<b>Personal Savings Accounts</b>								
Regular Savings Account	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	\$100.00	FREE if daily closing balance of \$500.00 is maintained \$2.00 if daily closing balance of \$500.00 is not maintained	1 FREE Debit (ATM)	Branch \$1.50 ATM \$1.00	FREE	Yes (\$500.00)	No
<b>Packaged Services / Speciality Accounts</b>								
SixtyPlus Package	A package specially designed for persons 60 years and over. Available as a Chequing or Savings Account.	\$100.00	FREE if daily closing balance of \$500.00 is maintained \$2.00 if daily closing balance of \$500.00 is not maintained	UNLIMITED FREE Debits	Branch FREE Cheques FREE ATM FREE	FREE	Yes (\$100.00)	Savings - No Chequing - Yes
<b>Business Deposit Accounts</b>								
Business Current/Chequing Account	A chequing account specially designed to meet the day to day transactional needs of business clients.	\$500.00	\$13.00	2 FREE debits (cheques)	Branch \$1.25 Cheques \$0.75	FREE	No	Yes

Branch transactions includes over-the-counter withdrawals, account transfers and bill payments.

Note: Fees shown are in local currency unless otherwise noted and are exclusive of stamp duty and FSST.