



Account	Description	Minimum Opening Balance	Monthly Fee	Debit Transactions included in Monthly Fee	Additional Debit Transaction Fees	Digital Banking and ATM transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available*
Banking Accounts								
RBC FINCO Day to Day Banking	A basic banking account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	\$100.00	\$12.00	6 FREE Cheques	Branch and Cheque \$2.50 ATM withdrawals \$1.00 UNLIMITED FREE POS	FREE	No	Yes
Savings Accounts								
RBC FINCO Day to Day Savings	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	\$100.00	\$ 5.00	2 FREE ATMs	Branch \$2.50 ATM withdrawals \$1.00 UNLIMITED FREE POS	FREE	Yes (\$500.00)	No
RBC FINCO Enhanced Savings	An enhanced savings accounts designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates.	\$5,000.00	FREE if daily closing balance of \$5,000.00 is maintained \$10.00 if daily closing balance falls below \$5,000.00	2 FREE ATMs	Branch \$2.50 ATM withdrawals \$1.00 UNLIMITED FREE POS	FREE	Yes (\$500.00)	No

Branch transactions includes over-the-counter withdrawals and account transfers. Note: Fees shown are in local currency unless otherwise noted and are exclusive of stamp duty. ATM & POS transactions refer to RBC debit card at RBCATM & local POS

Tips on Smart Personal Banking

Tip #1: Bank at your convenience and save

- › Cash withdrawals cost less when you use the ATM.
- › Use RBC ATMs wherever possible to avoid paying extra charges for using other banks' ATMs.
- › These services are available to you any time at your convenience.

Tip #2: Choose the right account for you

- › If you wish to have a separate transactional account from your Savings Account, or would like the benefit of writing cheques against your account, our RBC FINCO Day to Day Banking account may be best suited for you.
- › To ensure you have the right account to meet your needs, see our 'Guide on Account Selection' available at any of our convenientl located branches or online at www.rbc.com/caribbean or speak with a FINCO Account Manager.

Tip #3: Avoid fees by maintaining the minimum balance

- › If you have a Savings Account, you can avoid the monthly fee by maintaining the minimum balance requirement on your account.

Tip #4: Get overdraft protection

- › Avoiding the inconvenience and fees associated with having insufficient funds is easy with overdraft protection on your account.
- › Ask us how you can get this feature added to your RBC FINCO Day to Day Banking account.

If you would like to review your current personal banking requirements to make sure you have a suitable combination of services to meet your needs, we will be happy to discuss the options that are right for you.

To find out more about our Guide on Account Selection or any other information not listed in this brochure:

- › **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 (242) 322-5005
- › **Freeport:** East Mall & Explorer's Way
Tel: (242) 352-8896 Fax: (242) 352-3022

- › Or visit www.rbc.com/caribbean

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Deposit Account Selection Guide



FINCO