

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

(01/2022)

# RBC FINCO Personal Deposit Account Selection Guide

Effective March 1, 2022

> 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](http://www.rbc.com/caribbean)

## **Disclaimer**

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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.



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Account	Description	Minimum Opening Balance	Monthly Fee	Number of FREE Debit Transactions per month	Additional Transaction Fees	Digital and Mobile Banking and ATM transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available*
<b>Banking Accounts</b>								
<b>RBC FINCO Day to Day Banking</b>	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 <b>FREE</b> Cheques	Branch & cheque \$3.00 ATM withdrawals \$1.00 UNLIMITED <b>FREE</b> POS	<b>FREE</b>	No	Yes
<b>Savings Accounts</b>								
<b>RBC FINCO Day to Day Savings</b>	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 <b>FREE</b> ATMs	Branch \$2.50 ATM withdrawals \$1.00 UNLIMITED <b>FREE</b> POS	<b>FREE</b>	Yes (\$500.00)	No
<b>RBC FINCO Enhanced Savings</b>	An enhanced savings account designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates.	\$5,000.00	<b>FREE</b> if daily closing balance of \$5,000.00 is maintained  \$10.00 if daily closing balance falls below \$5,000.00	2 <b>FREE</b> ATMs	Branch \$2.50 ATM withdrawals \$1.00 UNLIMITED <b>FREE</b> POS	<b>FREE</b>	Yes (\$5,000.00)	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 RBC ATM & 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](http://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.