

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 Business/Corporate Schedule of Fees & Charges

Effective March 1, 2022

Disclaimer

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This is an extract of our overall fees used for 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.



FINCO



FINCO

RBC FINCO Business/Corporate Schedule of Fees and Charges

Business Chequing Account

RBC Day to Day Business Account

Monthly service charge	BSD 15.00
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers - same name at RBC)	BSD 2.00
Cheque fee	BSD 2.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	BSD 1.00
Credits via preferred, non-branch channels (Cash and/or cheque deposits/credits via Night & Day Deposit, ATM)	BSD 0.50

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

ATM¹

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

¹ATM cards may only be available to businesses which are non-complex legal entities, such as sole traders. Please visit your branch if further information is required.

Other Account Services

Account Closures

Within 90 days of opening	\$15.00
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Dormant Accounts

Dormant account fee	6 units of account currency
Final Dormant Notice	50 units of account currency

Auditor's Bank Confirmations/Letters to Consulates

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

Dishonoured Cheques (N.S.F.)

Local cheques returned for material defects	\$35.00
Cheques dishonoured and charged back to customer	\$35.00

Other Account Services

Other

Items paid against uncleared effects	\$35.00
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Overdraft Cheque Handling

Where no prior arrangements made	\$20.00
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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	\$5.00
or per hour (whichever is greater)	\$30.00

Statements

Bank Statements	FREE
Interim/Duplicate Statements	\$15.00
Screen Print	\$10.00

Stop Payments

Local drafts/cheques	\$25.00
Local/Foreign drafts	\$30.00
Foreign cheques	\$40.00

Bulk Cash Solutions

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

Cash Management & Payment Services

Payment Services

Payroll / Salary Processing

Manual payments made from a customer supplied list:	
- each employee	\$4.00
Minimum per payroll	\$54.50

Credits to employees' accounts:

- at RBC Royal Bank /RBC FINCO - each account	\$3.30
Minimum per payroll	\$54.50
- at other Bank - each account	\$5.95
Minimum per payroll	\$54.50

Automated Payroll/Payroll Direct	\$1.00 per item
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Cash Management & Payment Services 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

Bank Drafts

Local	\$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

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

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	\$5.38 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

SWIFT MT940 statement	USD 125.00 per account per month
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