

Tips on Smart Personal Banking

(01/2022)

Tip #1: Bank at your convenience and save

- > Use our FREE Online Banking, Mobile Banking and Tellerphone Banking services to pay bills and transfer between accounts.
- > Use the ATM for FREE bill payments and transfers between accounts and lower charges for cash withdrawals.
- > These services are available to you any time at your convenience.
- > Use RBC Royal Bank ATMs wherever possible to avoid paying extra charges for using other banks' ATMs.

Tip #2: Choose the right account for you

- > If you have a Savings Account and you transact frequently in the branch, an RBC Day to Day Banking Account may be suitable for you.
- > If you would like an all-inclusive banking package which provides you with a full range of personal banking services and benefits for one flat monthly fee, then ask about our VIP Banking Account.
- > To ensure you have a suitable account to meet your needs, speak with an RBC Royal Bank Relationship Manager Financial Solutions.

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 Banking/Chequing 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.



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 [Deposit Account Guide](#) 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

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Royal Bank

Turks and Caicos Personal Deposit Account Selection Guide

Effective March 1, 2022



RBC Royal Bank Turks and Caicos Personal Account Selection Guide

Account	Description	Minimum Opening Balance	Monthly Fee	Number of FREE Debit Transactions per month	Additional Debit/Credit Transaction Fees	Digital and Mobile Banking and ATM transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available
Banking Accounts								
RBC 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 UNLIMITED FREE Local POS	Branch & cheque \$3.00 ATM withdrawals \$1.00	FREE	No	Yes
RBC No Limit Banking	An enhanced banking account that offers unlimited free in branch, cheque and debit transactions, as well as, free banking at RBC Royal Bank ATMs.	\$500.00	\$24.00	UNLIMITED FREE : In Branch & Cheques, Local RBC ATM & POS	—	FREE	No	Yes
RBC VIP Banking	An all-inclusive package designed to simplify your banking including unlimited debit transactions, credit card rebates, unlimited debits at RBC Royal Bank ATMs as well as other bank ATMs, free drafts, standing orders and much more.	\$500.00	\$48.00	UNLIMITED FREE : In Branch & Cheques, Local ATM & POS PLUS much more	—	FREE	No	Yes
Savings Accounts								
RBC 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 UNLIMITED FREE Local POS	Branch \$3.00 ATM withdrawals \$1.00	FREE	Yes (\$500.00)	No
RBC Enhanced Savings	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	FREE if daily closing balance of \$5,000.00 is maintained	2 FREE ATMs UNLIMITED FREE Local POS	Branch \$2.50 ATM withdrawals \$1.00	FREE	Yes (\$5,000.00)	No
			\$10.00 if daily closing balance falls below \$5,000.00					
RBC High Interest Bearing eSavings	A premium esaving account that allows clients to manage their savings online. This account offers tiered interest rates so as your balance grows, interest earned increases.	\$50,000.00	FREE if daily closing balance of \$50,000.00 is maintained	UNLIMITED FREE : Local RBC ATM & POS	Branch and cheques \$5.00	FREE	Yes (\$50,000.00)	No
			\$15.00 if daily closing balance falls below \$50,000.00					
Age-Based Accounts								
RBC Leo’s Young Savers	A basic savings account designed for children and youth ages 0 -17 for their day to day banking needs. The account can be opened by parents who are just starting to save toward their child’s future and would like to have access to their funds.	Any amount	FREE	2 FREE ATMs UNLIMITED FREE Local POS	Branch \$2.50 ATM withdrawals \$1.00	FREE	Yes (N/A)	No
RBC Student Banking	A banking account designed for persons 18-25 years old enrolled in a full time, post-secondary program.	\$100.00	\$5.00	2 FREE ATMs & 6 FREE Cheques	Branch & cheque \$2.50 ATM withdrawals \$1.00	FREE	No	Yes
RBC Sixty Plus Package	A package specially designed for persons 60 years and over. Available as a savings or banking account.	\$500.00	FREE if daily closing balance of \$500.00 is maintained	UNLIMITED FREE : In Branch & Cheques, Local ATM & POS	—	FREE	Yes (\$500.00)	RBC Sixty Plus Savings - No RBC Sixty Plus Banking - Yes
			\$5.00 if balance falls below \$500.00					

Note: Fees shown are in local currency unless otherwise noted and are exclusive of stamp duty and VAT. All information is subject to change.
Branch transactions includes over-the-counter withdrawals, account transfers and bill payments.
ATM & POS refers to RBC card at RBC ATM & Local POS.
Effective March 1, 2022.