

Cayman schedule of fees and charges

(Effective 11/05/18)

Payments cont'd

Foreign Drafts

If paid for in Cayman Dollars	CI \$5.00
Paid for in All Currencies	
Up to \$14,999	\$25.00
\$15,000 - \$49,999	\$40.00
\$50,000 - \$249,999	\$60.00
\$250,000 - \$499,999	\$165.00
\$500,000 and above	\$255.00

Travellers Cheques

Deposit / Encashment fee for Non RBC Account Holders per cheque cashing	CI \$1.25/US \$1.50
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Wire Transfers - Digital Banking & In branch

Incoming Wire Transfers	CI \$8.00/US \$9.25
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Foreign Drafts - In Branch

Outgoing Wires paid for in Local currency or foreign currency		
	Branch	Online
Up to \$24,999	\$70.00	\$60.00
\$25,000 - \$99,999	\$90.00	\$80.00
\$100,000 - \$249,999	\$130.00	\$120.00
\$250,000 - \$499,999	\$205.00	\$195.00
\$500,000 and above	\$295.00	\$275.00

*Note that the International Outgoing Wire Transfer fees listed above includes \$40 cable fee. These fees may be subject to a beneficiary charge if applicable. The beneficiary charge is the Foreign Bank's fee for effecting the payment. This charge will be deducted from the amount sent unless otherwise indicated. Please ask your branch for details.

Depository Services

Safe Deposit Boxes

Annual rental fee (standard size)	CI \$60.00 / US \$75.00
12 Free Visits per year	CI \$10.00/ US \$12.00
	per additional visit

Additional information on annual fees for other box sizes is available at your branch.

Night and Day Deposits

Using disposable bags (per year per location plus cost of bags):	
At start of year (includes 100 bags)	CI \$150.00
Additional bags (per hundred)	CI \$100.00
Opened	CI \$50.00/ US \$60.00
Unopened	CI \$75.00/ US \$95.00
Replacement of lost keys	\$100 + cost of key

Lending Services

Personal/Consumer Loans

Negotiation fee	1.5% of loan amount in. min. CI\$250.00/ US \$275.00 (currency of account)
Refinance Fee	1.5% of loan amount in. min. CI\$250.00/ US \$275.00 + \$40 (currency of account)
Late Payment Fee*	\$30 (currency of account)
Waiver of Installment	Interest Cost + \$20.00 (currency of account)

Prepayment Fee (new loans)

Partial prepayment	
Annual lump sum allowed:	20% of original principal amount. 3 months interest of current loan balance
Full Prepayment	3 months interest of current loan balance
Statement letters	\$20.00 (currency of account)
Settlement letters	CI\$100.00
Annual Review	0.75% of loan amount, min. \$125.00 (currency of account)
Temporary Accommodation Fee	1.5% of loan amount, min. \$250 (currency of account)

Residential Mortgages

Commitment Fee	1.25% of loan amount
Negotiation Fee	Flat fee: CI \$82.00
Interest Rate Negotiation	Flat fee: CI \$82.00
Late Payment Fee	5% of outstanding monthly installment, min. CI \$35/ US \$42, after 10 days
Settlement/Statement Letters	Flat Fee: CI \$42 /USD \$50

Prepayment Fee (new loans)

Partial prepayment	
Annual lump sum allowed:	20% of original principal amount. 6 months interest of current loan balance
Full Prepayment	6 months interest of current loan balance

Overdrafts

Setup/renewal	1%, min. CI \$125.00/US \$150.00
Authorized	10.25% - 18% or min. CI\$20.00 / US \$24.00 + \$40 per NSF cheque
Penalty Interest	20% above Overdraft Interest Rate, min. \$30.00

*Fees in relative currency of facility

To find out more about our scheduled fees and charges or any other information not listed in this brochure:

- › Main Branch, 24 Shedden Road, George Town
Tel: (345) 949-4600 Fax: (345) 949-7396
- › Red Bay Branch, 53 Shamrock Road
Tel: (345) 949-6836 Fax: (345) 949-9733
- › Or visit www.rbc.com/caribbean

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This is an extract of our overall fees used for personal banking services, charges not listed above may be obtained from the Bank upon request. All information is subject to change.

Visit our website at: www.rbc.com/caribbean



Royal Bank

Cayman Schedule of fees and charges

Royal Bank



Cayman schedule of fees and charges

Personal Banking Accounts

RBC Day to Day Banking

Monthly fee	\$10.00
Cheques & In branch transactions	\$2.50
(including debits, credits, transfers & bill payment)	
Free items	5 FREE cheques

RBC Day to Day Banking (EUR)

Monthly fee	EUR \$25.00
Cheques & In branch transactions	\$3.00
(including debits, credits, transfers & bill payment)	

RBC No Limit Banking

Monthly fee	\$20.00
Free items	Unlimited FREE In-branch/cheque/RBC ATM

RBC VIP Banking

Monthly fee	\$40.00
Free items	Unlimited FREE In-branch/cheque/RBC ATM
Hold Mail Service	No longer available

Savings Accounts

RBC Day to Day Savings

Monthly fee	\$4.00
In branch transactions	\$2.50
(including debits, credits, transfers & bill payment)	
Free items	2 FREE RBC ATM
Paper statements	CI\$0.60/US\$0.75*

RBC Day to Day Savings (EUR)

Monthly fee	EUR \$25.00
Cheques & In branch transactions	\$3.00
(including debits, credits, transfers & bill payment)	

RBC Enhanced Savings

Monthly fee	FREE (\$8.00 if balance is < \$4,100.00)
In branch transactions (including debits, credits & transfers)	\$2.00
Paper statements	CI\$0.60/US\$0.75*
Free items	2 FREE RBC ATM

RBC High Interest Bearing eSavings

Monthly fee	FREE (\$12.00 if balance is < \$41,000.00)
In-branch transactions (including debits, credits & transfers)	\$4.00
Free items	Unlimited FREE RBC ATM
Paper statements	CI\$0.60/US\$0.75*
Hold Mail Service	No longer available

Age-Based Accounts

RBC Leo's Young Savers

Monthly fee	FREE
In branch transactions (including debits, credits & transfers)	\$2.00
Free items	2 FREE RBC ATM

RBC Student Banking

Monthly fee	\$4.00
In branch transactions (including transfers)	\$2.00
Free items	2 FREE RBC ATM 5 FREE cheques

All fees are in CI except where otherwise stated and does not include stamp duty.

Age-Based Accounts cont'd

RBC Sixty Plus

Monthly fee	FREE (\$4.00 if balance < \$410.00)
Free Items	Unlimited FREE In-branch/cheques/RBC ATM

Fixed Term Deposits

Contact us for current rates and terms.	
Purchase or redemption on due date	FREE
Fee for breaking before maturity date	CI \$35.00

Card Services

Credit Cards Annual Fees

Visa Classic / MasterCard Standard	
Applicant / Co-applicant	US \$45.00 / \$25.00

Visa Gold

Applicant / Co-applicant	US \$90.00 / \$40.00
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Visa Corporate Expense

Applicant / Co-applicant	\$70.00 / \$35.00
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RBC Rewards Visa Platinum

Applicant / Co-applicant	US \$125.00 / \$60.00
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Additional Fees

ABM fee (non RBC ABM)	\$2.00
Cash Advance fee	3%, min. \$5.00
Dishonoured Payment fee	\$40.00
Late Payment fee	\$40.00
Over Limit fee	\$35.00
Replacement Card fee	\$30.00
Statement reprint	\$10.00
Paper statements	CI\$0.60/US\$0.75*
Interest Rate	18%

Visa Debit Card

Deposits, transfers, bill payments and balance enquiries	FREE
Local ATM withdrawals	CI\$0.50/US\$0.50
Other Bank ATM withdrawals (local)	CI\$2.00/US\$2.50
Overseas ATM Withdrawal	CI\$2.50+2.50%/ US\$3.50+2.50%

Overseas POS Transaction (Approved)	CI/US \$0.00 + 2.50%
Overseas ATM or POS transaction (Declined)	CI/US \$1.00

Other bank balance enquiry – local & overseas	CI/US \$0.50
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Replacement card or issuance of 3rd card	CI\$15.00/ US\$18.00
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Digital Banking

Personal Accounts

Electronic Statements (eStatements)	FREE
Electronic Processing fee to Local Bank* (ACH direct credit single transfer)	CI \$1.00 per item (KYD originating account) US \$1.20 per item (USD originating account)

Credit return fee

	FREE
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Business Accounts

Monthly fee	CI \$10.00
Electronic Processing fee to Local Bank* (ACH direct credit single transfer)	CI \$1.00 per item (KYD originating account) US \$1.20 per item (USD originating account)

Credit return fee

	FREE
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Other Account Services

Account Closures

Closed within 90 days of opening	CI \$25.00 / US \$30.00
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Auditor's Bank Confirmations/Letters to Consulates

Auditor's Bank Confirmation	CI \$50.00 / US\$ 60.00
On each additional Account	CI \$10.00 / US\$ 12.00
Letters to Consulates	CI \$25.00 / US \$30.00
Certification of Account Balances	CI \$40.00 / US \$48.00

Bill Payments

In-Branch	CI \$2.50 / US \$3.00
ABM or Digital Banking Services	FREE

Cash Handling

Large deposits (all currencies) \$5,000 or more	1% amount
Large withdrawals \$10,000 or more	0.5% of amount
Exchange of coins	1% of value of coins, min. \$5.00 (if ≥ \$100)
Coin and Note Orders	1% of value of coins, min. charge \$10.00

Dishonoured Cheques (N.S.F.)*

Returned Cheque Fee on Issuer	CI \$15.00-\$35.00/ US \$45.00 - \$25.00
Return Cheque Fee on Depositor	CI\$35.00/US \$45.00

Note -*Includes cheque discrepancies and insufficient funds

Fax Communications

Per page	CI \$5.00 / US \$6.00
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Overdraft Cheque Handling

Where no prior arrangements made	
Each item plus overdraft interest	CI \$30.00/US \$36.59

Internal Transfers

In addition to regular charges for drafts etc. if applicable	
Per item	CI \$8.00 / US \$9.00

Payroll Payment

Manual credit	CI\$15.00
Each employee account	CI \$5.00
At another bank	CI \$6.00 (for draft)
	plus CI\$3.00 per cheque for >10 employees

Other Account Services cont'd

Payroll Payment cont'd

Manual Credit from supplied list (Cash)	
Each account	CI\$6.00
At another bank (each account)	CI\$7.00
Minimum per payroll	CI\$45.00
Late transmission	
File submission	CI\$25.00
Manual submission	CI\$50.00

Search for Records

Searching for or reconstructing client records, e.g. loan accounts, chequeing accounts, etc., for examination and/or duplication:	
Per item up to 12 months old	CI \$40.00 / US \$48.00
Per item older than 12 months	CI \$50.00 / US \$60.00

Search for Vouchers

Locating for examination and/or duplication of cheques, deposits, money orders, drafts, etc. Easily located items, full details provided:	
Per item	CI \$5.00 / US \$6.00
Numerous items and/or lengthy search required:	
CI \$30 minimum or CI \$50 per hour	
US \$40 minimum or US \$60 per hour	

Search for Accounts

Searching for accounts at RBC Royal Bank branches:	
Per item up to 12 months old	CI \$40/US \$48
Per item older than 12 months	CI \$50/US \$60

Standing Order Payments

Setup Fee	CI \$15.25
Transfer between accounts in-branch	CI \$8.00
External payments	CI \$11.00 + applicable draft/wire fee
Reversal or decline	CI\$5.00

Statements

Duplicate Statement	CI \$15.00 / US \$20.00
Special cycle date	CI \$10.00 / US \$15.00
Interim statement printout, per page	CI \$8.20 / US \$10.00

Stop Payments

For items drawn locally	CI \$35.00 / US \$41.00
For items drawn overseas (e.g. drafts)	CI \$50.00 / US \$60.00
Cancellation of stopped cheques/payments	CI \$35.00/US\$41.00

Unclaimed Balances

All accounts with no client-initiated entries over one year for which there is no response to notices sent:	
For final notice	CI \$100.00 / US \$120.00
For each notice per annum	CI \$50.00 / US \$60.00

Payments

Local Drafts and Mail Transfers

For negotiation/payment locally only	CI \$8.00
Courier fee	
(To companies other than financial institutions)	CI \$20.00