

# Cayman schedule of fees and charges

(Effective 09/11/17)

## Payments

### Local Drafts and Mail Transfers

For negotiation/payment locally only	CI \$7.00
Courier fee (To companies other than financial institutions)	CI \$20.00

### Foreign Drafts

Foreign Drafts	
If paid for in Cayman Dollars	CI \$5.00
If paid for in the same foreign currency:	
Up to \$999	\$5.00
\$1,000 - \$4,999	\$15.00
\$5,000 - \$14,999	\$30.00
\$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

Incoming Wire Transfers	CI \$6.25 / US \$7.50
Outgoing wires paid for in Caymanian Dollars	CI\$ \$35.00
Outgoing wires paid for in foreign currency	
Up to \$999	\$45.00
\$1,000 - \$4,999	\$55.00
\$5,000 - \$14,999	\$70.00
\$15,000 - \$49,999	\$80.00
\$50,000 - \$99,999	\$100.00
\$100,000 - \$249,999	\$130.00
\$250,000 - \$499,999	\$205.00
\$500,000	\$295.00

\*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.

## Safe Deposit Boxes

Annual rental fee (standard size)	CI \$60.00 / US \$75.00
Additional information on annual fees for other box sizes is available at your branch.	

## Lending Services

### Personal/Consumer Loans

Negotiation fee	1.5% of loan amount Min. CI\$125.00/ US \$150.00
Renewals	Min. CI\$125.00/ US \$150.00
Late Payment Fee*	\$25.00
Statement letters	CI\$15.00
Settlement letters	CI\$10.00

### Residential Mortgages

Commitment Fee	1% of loan amount
Late Payment Fee	CI \$35.00/US \$42.00
Statement Letters	CI \$20.00/ US \$24.00

### 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](http://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.

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Royal Bank

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Royal Bank



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## Personal Banking Accounts

### RBC Day to Day Banking

Monthly fee	\$10.00
Cheques & In branch transactions (including debits, credits & transfers)	\$2.00
Free items	5 <b>FREE</b> cheques

### RBC No Limit Banking

Monthly fee	\$20.00
Free items	Unlimited <b>FREE</b> In-branch/cheques/RBC ATM

### RBC VIP Banking

Monthly fee	\$40.00
Free items	Unlimited <b>FREE</b> In-branch/cheques/RBC ATM

## Savings Accounts

### RBC Day to Day Savings

Monthly fee	\$4.00
In branch transactions (including debits, credits & transfers)	\$2.00
Paper statements	CI\$0.60/US\$0.75*
Free items	2 <b>FREE</b> RBC ATM

### RBC Enhanced Savings

Monthly fee	<b>FREE</b> (\$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 <b>FREE</b> RBC ATM

### RBC High Interest Bearing eSavings

Monthly fee	<b>FREE</b> (\$12.00 if balance is < \$41,000.00)
Paper statements	CI\$0.60/US\$0.75*
In-branch transactions (including debits, credits & transfers)	\$4.00
Free items	Unlimited <b>FREE</b> RBC ATM

## Age-Based Accounts

### RBC Leo's Young Savers

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

### RBC Student Banking

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

### RBC Sixty Plus

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

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

\*Notes: 1) Paper Statements fee is effective August 18, 2017.  
2) Electronic Processing fee to Local Bank is effective May 2018.

## 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

### Visa Corporate Expense

Applicant / Co-applicant \$70.00 / \$35.00

### RBC Rewards Visa Platinum

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

### 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

Replacement card or issuance of 3rd card CI\$15.00/ US\$18.00

## Digital Banking

### Personal Accounts

Electronic Statements (eStatements)	<b>FREE</b>
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	<b>FREE</b>

### 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	<b>FREE</b>

## Other Account Services

### Account Closures

Closed within 90 days of opening CI \$25.00 / US \$30.00

### Auditor's Bank Confirmations/Letters to Consulates

Per Auditor's confirmation on one account.	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 \$2.00 / US \$2.50
ABM or Digital Banking Services	<b>FREE</b>

### 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.)

Each cheque or pre-authorized debit (plus out-of-pocket expenses)	CI \$30.00/ US \$40.00
Each item	CI \$30.00/ US \$40.00

### Fax Communications

Per page CI \$5.00 / US \$6.00

### 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

### Overdraft Cheque Handling

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

## Other Account Services cont'd

### Internal Transfers

In addition to regular charges for drafts etc. if applicable  
Per item CI \$5.00 / US \$6.00

### 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

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, chequing 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 \$7.00
External payments plus applicable draft/wire fee	CI \$10.00
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 \$30.00 / US \$36.00
For items drawn overseas (e.g. drafts)	CI \$50.00 / US \$60.00
Cancellation of stopped cheques/payments	CI \$30.00/US\$36.00

### 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