

# RBC Royal Bank Cayman Personal Schedule of Service Fees and Account Charges

Banking Accounts	
<b>RBC Day to Day Banking</b>	
Monthly fee	\$10.00
Cheques & in branch transactions (including debits, credits & transfers)	\$2.50 per item
Free Items	5 <b>FREE</b> cheques
<b>RBC Day to Day Banking (EUR)</b>	
Monthly fee	EUR 25.00
Cheques & In branch transactions (including debits, credits & transfers)	EUR 3.00 per item
<b>RBC No Limit Banking</b>	
Monthly fee	\$20.00
Free Items	Unlimited <b>FREE</b> In-branch/cheques/RBC ATM
<b>RBC VIP Banking</b>	
Monthly fee	\$40.00
Free Items	Unlimited <b>FREE</b> In-branch/cheques/RBC ATM

Savings Accounts	
<b>RBC Day to Day Savings</b>	
Monthly fee	\$4.00
In branch transactions (including debits, credits & transfers)	\$2.50 per item
Free Items	2 <b>FREE</b> RBC ATM
Paper statements	CI 1.20/USD 0.75
<b>RBC Day to Day Banking (EUR)</b>	
Monthly fee	EUR 25.00
Cheques & In branch transactions (including debits, credits & transfers)	EUR 3.00 per item
<b>RBC Enhanced Savings</b>	
Monthly fee	<b>FREE</b> (\$8.00 if balance is < \$4,100.00)
In branch transactions (including debits, credits & transfers)	\$2.00
Free Items	2 <b>FREE</b> RBC ATM
Paper statements	CI 1.20/USD 0.75
<b>RBC High Interest Bearing eSavings</b>	
Monthly fee	<b>FREE</b> (\$12.00 if balance is < \$41,000.00)
In branch transactions (including debits, credits & transfers)	\$4.00
Free Items	Unlimited <b>FREE</b> In-branch/cheques/RBC ATM

Age-Based Accounts	
<b>RBC Leo's Young Savers</b>	
Monthly fee	<b>FREE</b>
In branch transactions (including debits, credits & transfers)	\$2.00
Free Items	2 <b>FREE</b> RBC ATM

Age-Based Accounts cont'd	
<b>RBC Student Banking</b>	
Monthly fee	\$4.00
In branch transactions (including debits, credits & transfers)	\$2.00
Free Items	2 <b>FREE</b> RBC ATM; 5 <b>FREE</b> cheques
<b>RBC Sixty Plus</b>	
Monthly fee	<b>FREE</b> (\$4.00 if balance < \$410.00)
Free Items	Unlimited <b>FREE</b> In-branch/cheques/RBC ATM

Fixed Term Deposits	
Contact us for current rates and terms.	
Purchase or redemption on due date	<b>FREE</b>
Fee for breaking before maturity date	CI 35.00

General Deposit-related /Sundry Fees	
<b>Account Closures</b>	
Closed within 90 days of opening	CI 25.00/USD 30.00
<b>Auditor's Bank Confirmations/Letters to Consulates</b>	
Auditor's Bank Confirmation	CI 50.00/USD 60.00
On each additional Account	CI 10.00/USD 12.00
Letters to Consulates	CI 25.00/USD 30.00
Certification of Account Balances	CI 40.00/USD 48.00
<b>Cheque Books</b>	
Regular Personal Cheques	\$30.00
Regular Personal Cheques with Logo	\$35.00
Regular Personal Cheques Duplicate	\$35.00
Regular Personal Cheques Duplicate with Logo	\$40.00
Scenic Cheques	\$35.00
Scenic Cheques with Logo	\$40.00
Scenic Cheques Duplicate	\$40.00
Scenic Cheques Duplicate with Logo	\$45.00

<b>Dishonoured Cheques (N.S.F.)*</b>	
Returned Cheque Fee on Issuer	CI 15.00 – 35.00/ USD 45.00 – 25.00
Return Cheque Fee on Depositor	CI 35.00/USD 45.00
*Includes discrepancies and insufficient funds	

<b>Fax Communications</b>	
Per page	CI 5.00/USD 6.00

<b>Overdraft Cheque Handling</b>	
Where no prior arrangements have been made	
Each overdraft plus overdraft interest	CI 30.00/USD 36.59

<b>Search for Accounts</b>	
Searching for accounts at RBC Royal Bank branches:	
Per item up to 12 months old	CI 40.00/USD 48.00
Per item older than 12 months	CI 50.00/USD 60.00

<b>Search for Records</b>	
Searching for or reconstructing client records, e.g. loan accounts, chequing accounts, etc. for examination and/or duplication:	

General Deposit-related /Sundry Fees cont'd	
Per item up to 12 months old	CI 40.00/USD 48.00
Per item older than 12 months	CI 50.00/USD 60.00
<b>Search for Vouchers</b>	
Locating for examination and/or duplication of cheques, deposits, money orders, drafts etc. Easily located items, full details provided:	
Per item	CI 5.00/USD 6.00
Numerous items and/or lengthy search required:	
CI 30.00 min. or CI 50.00 per hour	
USD 40.00 min. or USD 60.00 per hour	
<b>Bank Statements</b>	
Duplicate Statement	CI 15.00/USD 20.00
Special cycle date	CI 10.00/USD 15.00
Interim statement printout, per page	CI 8.20/USD 10.00
<b>Unclaimed Balances</b>	
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/USD 120.00
For each notice per annum	CI 50.00/USD 60.00
<b>Bulk Cash Solutions</b>	
Large deposits ≥ \$10,000 (local currencies/ in-branch)	1.5% amount
Large withdrawals ≥ \$10,000	0.5% of amount
Exchange of coins	1% of value of coins, min. \$5.00 (if ≥ \$100)
Coin & note orders	1% of value, min. \$10.00

Depository Services	
<b>Safe Deposit Boxes</b>	
Small	CI 60.00/USD 75.00
Medium	CI 130.00/USD 156.00
Large	CI 175.00/USD 210.00
Extra Large	CI 250.00/USD 300.00
12 Free Visits per year	CI 10.00/USD 12.00 per additional visit

Payment Services	
<b>Local Drafts and Mail Transfers</b>	
For negotiation/payment locally only	CI 8.00
Courier Fee (To companies other than financial institutions)	CI 20.00
<b>Internal Transfers</b>	
In addition to regular charges for drafts etc. if applicable	
Per item	CI 8.00/USD 9.00
<b>Foreign Drafts</b>	
Paid for in All Currencies	
Up to \$14,999	CI 30.00
\$15,000 - \$49,999	CI 45.00
\$50,000 - \$249,999	CI 65.00
\$250,000 - \$499,999	CI 170.00
Over \$500,000	CI 260.00
<b>NB: The tier is based on the number of units of the currency being sold. So a CAD 14000 draft will cost KYD 30.00</b>	
<b>Foreign Currency Cheque Negotiation fee</b>	6 units of currency of cheque

Payment Services cont'd	
<b>Travellers Cheques</b>	
Deposit/Encashment fee for non-RBC Account Holders per cheque cashing	
	CI 1.25/USD 1.50
<b>Standing Orders</b>	
Set-up fee	CI 17.25
Credit to personal account in same name	CI 9.00
From one personal account to another in different names	CI 9.00
To other local bank	CI 12.00 + applicable draft/wire fee
Foreign standing order	CI 13.00 + applicable draft/wire fee
Reversal or decline	CI 7.00
<b>Stop Payments</b>	
For items drawn locally	CI 35.00/USD 41.00
For items drawn overseas (e.g. drafts)	CI 50.00/USD 60.00
Cancellation of stopped cheques/payments	CI 35.00/USD 41.00
<b>Bill Payments</b>	
In-Branch	CI 2.50/USD 3.00
ABM/ Digital Banking Services	<b>FREE</b>

Wire Transfers		
<b>Incoming Wire Transfers</b>		CI 8.00/USD 9.25
<b>Outgoing Wire Transfers - Paid in Local and Foreign Currency*</b>		
	<b>Branch</b>	<b>Online</b>
Up to \$24,999	CI 70.00	CI 60.00
\$25,000 - \$99,999	CI 90.00	CI 80.00
\$100,000 - \$249,999	CI 130.00	CI 120.00
\$250,000 - \$499,999	CI 205.00	CI 195.00
\$500,000 and above	CI 295.00	CI 275.00
*Note that the International Outgoing Wire Transfer fees listed above include \$21.50 cable fee.		
Clients have the option to pay the additional beneficiary charge, which is the Foreign Banks' fee for effecting the payment. International Banks reserve the right to adhere/not adhere to this request and additional beneficiary charges may still be deducted. When the Foreign Bank Charge is paid upon remitting the wire, this charge is applicable to our Correspondent Bank ONLY. Please speak with your branch for further details.		
<b>Wire Transfers - Other</b>		
Wire Transfer Investigation Fee:		
Amendments, Recalls, Returns, Trace		CI 35.00

Digital Banking (Online & Mobile Banking)	
<b>Personal Account</b>	
Monthly Fee	<b>FREE</b>
Electronic Statements (e-Statements)	<b>FREE</b>

Card Services	
<b>Credit Cards Annual Fees</b>	
<b>Visa Classic / MasterCard Standard</b> Applicant / Co-applicant	USD 45.00 /USD 25.00

## Card Services cont'd

<b>Visa Gold</b> Applicant / Co-applicant	USD 90.00 /USD 40.00
<b>Visa Corporate Expense</b> Applicant / Co-applicant	USD 70.00 /USD 35.00
<b>RBC Rewards Visa Platinum</b> Applicant / Co-applicant	USD 125.00 /USD 60.00
<b>Additional fees</b>	
ATM 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
Reprinting Statement Fee	\$10.00
Paper statement fee	CI 1.20
Interest Rate	18%

## Visa Debit Card

Deposits, transfers, bill payments and balance inquiries	<b>FREE</b>
Local ATM withdrawals	CI/USD 0.50
Other Bank ATM withdrawal (in-country)	CI 2.00/USD 2.50
Any Bank ATM withdrawal (out-of-country)	CI 2.50 + 2.50% / USD 3.50 + 2.50%
POS out-of-country fee - approved	CI/USD 0.00 + 2.50%
ATM or POS transaction (out-of-country) - declined	CI/USD 1.00
Other Bank balance enquiry (in-country)	CI/USD 0.50
Other Bank balance enquiry (out-of-country)	CI/USD 0.50
Issuance of replacement card	CI 15.00/USD 18.00

## Lending Services

### Term Loans

Negotiation Fee	1.5% of loan amount, min. CI 250.00/ USD 275.00 (currency of account)
Refinance Fee (for loans refinanced under 1 year only)	1.5% of loan amount, min. CI 250.00/ USD 275.00 + an additional \$40.00 (currency of account)
Late Payment Fee	5% of Principal and Interest in arrears after 10 days grace period. min. 50.00 in the currency of the loan
Waiver of Installment	Interest cost (for period of waiver) + \$20.00 (currency of account)
Partial prepayment	Annual lump sum allowed: 20% of original principal amt. 3 months interest of current loan balance
Full prepayment	3 months interest of current loan balance

### Residential Mortgages

Negotiation Fee	1.5% of loan amount, min. CI 250.00/ USD 275.00 (currency of account)
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## Lending Services cont'd

Refinance Fee (for loans refinanced under 1 year only)	1.5% of loan amount, min. CI 250.00/ USD 275.00 + an additional \$40.00 (currency of account)
Late Payment Fee	5% of Principal and Interest in arrears after 10 days grace period. min. 100.00 in the currency of the loan
Partial prepayment	Annual lump sum allowed: 20% of original principal amt. 3 months interest of current loan balance
Full prepayment	3 months interest of current loan balance
<b>Revolving Credit</b>	
<b>Overdraft Protection/Personal Overdrafts</b>	
Setup	1% of approved limit, min. CI 125.00/USD 150.00
Annual Review	0.75% of loan amount, min. \$125.00 (currency of act)
Temporary Accommodation Fee	1.5% of loan amount, min. \$250.00 (currency of act)
<b>Personal Line of Credit</b>	
Setup	1% of approved limit
Annual Review	0.50% of approved limit
Temporary Accommodation Fee	1% of increased limit
<b>Letters/ Other</b>	
Statement letter	\$20.00 in the currency of account
Settlement letter	CI 100.00



**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 Personal Schedule or any other information not listed in this brochure:

> Visit Main Branch,  
24 Shedden Road, George Town  
Tel: (345) 949-4600. Fax: (345) 949-7396

> Or 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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