

Cayman Personal Schedule of Service Fees & Account Charges

(09/2024)

Card Services cont'd

RBC Rewards Visa Platinum Applicant / Co-applicant	USD 125.00 /USD 60.00
Additional fees	
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	USD 1.50
Interest Rate	18%

Visa Debit Card

Deposits, transfers, bill payments and balance inquiries	FREE
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% of loan amount, min. CI 250.00/USD 275.00 (currency of account)
Refinance Fee (for loans refinanced under 1 year only)	1% of new funds, min. CI 250.00/USD 275.00 + an additional \$40.00 (currency of account)

Lending Services cont'd

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. 6 months interest of current loan balance
Full prepayment	6 months interest of current loan balance
Revolving Credit	
Overdraft Protection/Personal Overdrafts	
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 account)
Personal Line of Credit	
Setup	1% of approved limit
Annual Review	0.50% of approved limit
Temporary Accommodation Fee	1% of increased limit
Letters/ Other	
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

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Royal Bank

Cayman Personal Schedule of Service Fees and Account Charges

Effective November 1, 2023



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

Banking Accounts

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

Savings Accounts

RBC Day to Day Savings		
Monthly fee	CI 4.00 / USD 7.00	
In branch transactions (including debits, credits & transfers)	CI / USD 2.50 per item	
Free Items	2 FREE RBC ATM	
Paper statements	CI 1.20/USD 0.75	
RBC Day to Day Savings (EUR)		
Monthly fee	EUR 25.00	
Cheques & In branch transactions (including debits, credits & transfers)	EUR 3.00 per item	
RBC Enhanced Savings		
Monthly fee	FREE (\$8.00 if balance < \$4,100.00)	
In branch transactions (including debits, credits & transfers)	\$2.00	
Free Items	2 FREE RBC ATM	
Paper statements	CI 1.20/USD 0.75	
RBC High Interest Bearing eSavings		
Monthly fee	FREE (\$12.00 if balance < \$41,000.00)	
In branch transactions (including debits, credits & transfers)	\$4.00	
Free Items	Unlimited FREE In-branch/cheques/RBC ATM	

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 debits, credits & transfers)	\$2.00	
Free Items	2 FREE RBC ATM/5 FREE cheques	

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	2% of Principal (minimum CI / USD 200)	

General Deposit-related /Sundry Fees

Account Closures		
Closed within 90 days of opening	CI 25.00/USD 30.00	
Auditor's Bank Confirmations/Letters to Consulates		
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	
Reference Letters - RBC Client Relationship	CI 25.00/USD 30.00	
Cheque Books		
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	

Dishonoured Cheques (N.S.F.)*		
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	
<i>*Includes discrepancies and insufficient funds</i>		

Fax Communications		
Per page	CI 5.00/USD 6.00	

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

Search for Accounts		
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	

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/USD 48.00	
Per item older than 12 months	CI 50.00/USD 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/USD 6.00	

General Deposit-related /Sundry Fees cont'd

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	
Bank Statements		
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	
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/USD 120.00	
For each notice per annum	CI 50.00/USD 60.00	
Bulk Cash Solutions		
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)	
	1% of value, min. \$10.00	
Coin & note orders		

Depository Services

Safe Deposit Boxes		
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	

Cash Management and Payment Services

Local Drafts and Mail Transfers		
For negotiation/payment locally only	CI 8.00	
Courier Fee (To companies other than financial institutions)	CI 20.00	

Internal Transfers		
In addition to regular charges for drafts etc. if applicable		
Per item	CI 8.00/USD 9.00	

Foreign Drafts		
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	

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

Foreign Currency Cheque Negotiation fee	6 units of currency of cheque
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Travellers Cheques		
Deposit/Encashment fee for non-RBC Account Holders		
per cheque cashing	CI 1.25/USD 1.50	

Standing Orders		
Set-up fee	CI 17.25	
Credit to personal account in same name	CI 9.00	

Cash Management and Payment Services cont'd

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	

Stop Payments		
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	

Bill Payments		
In-Branch	CI 2.50/USD 3.00	
ABM/ Digital Banking Services	FREE	

ACH Payments		
Electronic Processing Fee (direct credit to local bank)		
Credit Return Fee	CI 1.00/USD 1.20 per item	
	FREE	

Wire Transfers

Incoming Wire Transfers	CI 8.00/USD 9.25	
Outgoing Wire Transfers - Paid in Local and Foreign Currency*		
	Branch	Online
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.

Wire Transfers - Other		
Wire Transfer Investigation Fee:		
Amendments, Recalls, Returns,Trace	CI 35.00	

Digital Banking (Online & Mobile Banking)

Personal Account		
Monthly Fee	FREE	
Electronic Statements (e-Statements)	FREE	

Card Services

Credit Cards Annual Fees		
Visa Classic		
Applicant / Co-applicant	USD 45.00 /USD 25.00	
Visa Gold		
Applicant / Co-applicant	USD 90.00 /USD 40.00	