

# Cayman schedule of fees and charges

## Personal Chequing Accounts

### Regular Chequing Account

Minimum monthly fee	CI \$6.00/US \$6.00
Per cheque/debit item	4 free; CI \$0.75/ US \$0.90 thereafter
ATM withdrawal	4 free; CI \$0.50 thereafter
In-branch withdrawal	CI \$1.00

### Bonus Chequing Account

Minimum monthly fee	CI \$12.00/US \$14.50
Per cheque/debit item	8 free; CI \$0.75/ US \$0.90 thereafter
ATM withdrawal	8 free; CI \$0.50 thereafter
In-branch withdrawal	CI \$1.00

## Personal Savings Accounts

### Regular Savings Account

Monthly fee	CI \$2.00/US\$6.00 if balance falls below \$500.00
ATM withdrawal	4 free; CI \$0.50 thereafter
In-branch withdrawal	CI \$1.00

### College Passport Account

Monthly fee	FREE
ATM withdrawal	4 free; CI \$0.50 thereafter
In-branch withdrawal	CI \$1.00

## Business Deposit Accounts

### Business Current/Chequing Account

Minimum monthly fee	\$10.00/US \$12.00
Per cheque/debit item	2 free; CI \$0.75/US \$0.90 thereafter
In-branch withdrawal	CI \$1.00

## 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 Card Annual Fees

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

### Visa / MasterCard Gold

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

Applicant / Co-applicant	US\$125.00 / \$60.00
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### RBC Rewards Visa Business Platinum

Applicant / Co-applicant	US \$150.00 / \$75.00
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### Visa Corporate Expense

Applicant / Co-applicant	US \$70.00 / \$35.00
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### Additional Fees

Over limit fee	US \$30.00
Late Payment fee	US \$40.00
Dishonoured Payment fee	US \$40.00
Replacement card fee	US \$25.00
Cash advance fee	3%, Minimum US \$5.00
Interest Rate	18%

### ATM Cards

Replacement of ATM card or issuance of third card	\$15.00
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## Royal Online™ Internet Banking

Personal Accounts	FREE
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Business Account	
Monthly service fee	CI \$10.00

## Automated Teller Machines

Deposits, account transfers and bill payments	FREE
Local withdrawals	CI \$0.50

## Other Account Services

### Account Closures

Within 90 days of opening	CI \$25.00 / US \$30.00
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### 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

## Other Account Services cont'd

### Bill Payments (In-branch)

Each	CI \$2.00 / US \$2.50
Free via ABM, Royal Online or FasDeposit™ services	

### Cash Handling

Local currency deposits	FREE
Foreign currency deposits over \$5,000	1% of deposit amount
In-branch withdrawals	\$1.00

### Cheque Cashing

Cheque cashing RBC clients	FREE
Cheque cashing non-RBC client	\$3.00

### Dishonoured Cheques (N.S.F.)

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

### Fax Communications

Per page	CI \$5.00 / US \$6.00
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### Night and Day Deposits

Using disposable bags (per year per location plus cost of bags):	
At start of year (includes 100 bags)	CI \$150
Additional bags (per hundred)	CI \$100
Opened	CI\$50.00/ US\$60.00
Unopened	CI\$75.00/ US\$95.00

### Overdraft Cheque Handling

Where no prior arrangements made	
Each item plus overdraft interest	CI \$20.00 / US \$25.00

### Other Payments

In addition to regular charges for drafts, transfers, etc	
Per item	CI \$5.00 / US \$6.00

### Payroll Payments

Credits to employees' accounts at RBC Royal Bank	
Each account	CI \$5.00 /US \$6.00
Minimum per payroll	CI \$30.00 /US \$40.00
Maximum per payroll	CI \$300.00 /US \$375.00

### 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

## Other Account Services cont'd

### Standing Order Payments

Setup Fee	CI \$15.25
Transfer between accounts in-branch	CI \$5.00
External payments plus applicable draft/wire fee	CI \$10.00

### Statements

Duplicate Statement	CI \$15.00 /US \$20.00
Special cycle date	CI \$10.00 /US \$15.00
Interim statement printout, per page	CI \$5.00 /US \$6.00

### 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

### 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/Mail Transfers

For negotiation/payment locally only	CI \$5.00 /US \$6.00
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### 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 \$5.00 / US \$6.00
Outgoing Wire Transfers	
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.



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## 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% of loan amount  
Min. CI \$125/ US \$150  
Renewals Min. CI \$125/ US \$150  
Late Fee CI \$30/US \$36 on 5th day

### Residential Mortgages

Commitment fee 1% of loan amount  
Late fee CI \$30/US \$36 on 5th day  
Statement Letters CI \$15/ US \$18

### Overdrafts

Setup/renewal 1/2%, Min. CI \$100/US \$120  
Unauthorized 18%, Min. CI \$10/US \$12  
per account + \$20  
Overdraft Cheque Handling and  
\$30 per returned cheque

This is an extract of our overall fees used for personal and business 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](http://www.rbc.com/caribbean)