

Payment Services cont'd

<b>Biller Services</b>	
Initial setup	CI 100.00
Bill Payment per trans. fee	KYD 1.00

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 \$30.00 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
SWIFT 940 Statement	USD 125.00 per account/ per month

Digital Banking (Online & Mobile Banking)

<b>Business Account</b>	
Monthly Fee	FREE
Electronic Statements (e-Statements)	FREE
Hard Token (Replacement)	USD 25.00

Card Services

<b>Credit Cards Annual Fees</b>	
<b>Visa Corporate Expense</b>	
Applicant / Co-applicant	USD 90.00/USD 40.00
<b>RBC Rewards Visa Platinum Business</b>	
Applicant / Co-applicant	USD 150.00/USD 75.00
<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
Paper statement fee	USD 1.20
Interest Rate	18%
<b>Note:</b> Fees are in USD	

Visa Debit Card<sup>1</sup>

Deposits, transfers, bill payments & balance inquiry	FREE
Local withdrawals	CI 0.50/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% CI/USD 0.00 + 2.50%
POS Out-of-country fee - approved	CI/USD 1.00
ATM or POS Transaction (out-of-country) - declined	CI/USD 1.00
Other Bank Balance Enquiry (in-country & out-of-country)	CI/USD 0.50
Issuance of replacement card	CI 15.00/USD 18.00
<sup>1</sup> Debit cards may only be available to businesses which are non-complex legal entities, such as sole traders. Please visit your branch if further information is required.	

Lending Services

<b>Working Capital Line/Overdrafts/Commercial Loans/Mortgages</b>	
Application Fee	1% or min. \$250.00
Annual Review Fee	1% of authorised limit (on revolving facility), min. \$250.00
Temporary Accommodation Fee	1% of requested amount, min. \$250.00
Credit Documentation	CI \$200.00 (or USD equivalent)
Late Reporting Fee	\$500.00 per month, per entity
<b>Commercial Loans &amp; Mortgages</b>	
Annual Review Fee	\$250.00
Refinance Fee	1% of new funds, min. \$250.00
Restructuring fee	1/2% of principal being restructured, min. \$250.00
Late Payment Fee	5% of principal and interest in arrears, min. CI 100.00, after 10 days
Settlement Letter	CI 15.00
Audit Confirmations	CI 50.00
<b>Note:</b> All fees are in the currency of the facility unless otherwise stated.	



**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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Royal Bank

Cayman  
Business/Corporate  
Schedule of  
Service Fees and  
Account Charges

Effective November 1, 2023



# RBC Royal Bank Cayman Business/Corporate Schedule of Service Fees and Account Charges

## Business Banking and Savings Account

### RBC Day to Day Business

Monthly service charge	CI/USD 12.00
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	CI/USD 1.50
Per cheque item fee	CI 1.50 / USD 1.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	CI/USD 0.75
Credits via preferred, non-branch channels (Cash and/or cheque deposits/credits via Night & Day Deposit, ATM)	CI/USD 0.40

### RBC Business Savings Account

Monthly service charge	CI/USD 5.00
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	CI/USD 2.50
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	FREE
Credits via preferred, non-branch channels (Cash and/or cheque deposits/credits via Night & Day Deposit, ATM)	FREE

### RBC e-Business Account

Monthly service charge	FREE
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	KYD 4.00
Per cheque item fee	KYD 4.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	KYD 2.00
Credits via preferred, non-branch channels (Cash and/or cheque deposits/credits via Night & Day Deposit, ATM)	KYD 0.40
Electronic Debits (Debits include account to account transfers within RBC - same name and bill payments via Mobile Banking, Online Banking, ATM. Debits exclude wire transfers)	FREE

## Fixed Fee Plans

### RBC Business Essentials

Monthly service charge	CI/USD 16.00
Transactions included (OTC debits, cheque debits, OTC credits and non-branch credits)	Up to 5 branch & non-branch
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	CI/USD 1.50
Per cheque item fee	CI 1.50 / USD 1.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	CI/USD 0.75
Credits via preferred, non-branch channels (Cash and/or cheque deposits/credits via Night & Day Deposit, ATM)	CI/USD 0.40

### RBC Business Essentials - Plus

Monthly service charge	CI/USD 28.00
Transactions included (OTC debits, cheque debits, OTC credits, non-branch credits)	Up to 25 branch & non-branch
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	CI/USD 1.50
Per cheque item fee	CI 1.50 / USD 1.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	CI/USD 0.75
Credits via preferred, non-branch channels (Cash/cheque/drafts deposits via Night Deposit, ATM)	CI/USD 0.40

### RBC Business Essentials - Advanced

Monthly service charge	CI/USD 50.00, FREE for daily balance ≥ 1,000,000
Transactions included (OTC debits, cheque debits, OTC credits, non-branch credits)	Up to 50 branch & non-branch
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	CI/USD 1.50

## Fixed Fee Plans cont'd

Per cheque item fee	CI 1.50 / USD 1.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	CI/USD 0.75
Credits via preferred, non-branch channels (Cash/cheque/drafts/deposits via Night Deposit, ATM)	CI/USD 0.40

## International Business Company Account

### IBC Account

Monthly Service Charge	CI 100.00 / Other currencies 120.00
Minimum Balance to Avoid Monthly Fee	\$500,000 CI currency only
Set-Up Fee - Simple Entity (up to 2 tiers ownership)	500 units of currency of account per relationship
Set-Up Fee - Complex Entity (greater than 2 tiers ownership)	1200 units of currency of account per relationship
Additional Account Opened (existing client)	\$100.00 (In all currencies)
Amendment to Authorizations/Change of Directors	\$100.00 (In all currencies)
Annual Review Fee	\$150.00 (In all currencies)
Audit/Bank Confirmations	
< 1 year:	50 units of currency of account
1 year:	60 units of currency of account
2 years:	75 units of currency of account
3 years:	100 units of currency of account
4 years:	200 units of currency of account
5 years and over:	300 units of currency of account
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	2.00 (in all currencies)
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	0.75 (in all currencies)
Credits via preferred, non-branch channels (Cash/cheque/draft deposits via Night Deposit, FAS Deposit)	0.40 (in all currencies)

## 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

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

Per Auditor's confirmation on one account	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

### 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 10.00/USD 15.00

### Cheque Books

Commercial Cheques	\$50.00
Commercial Cheques with Logo	\$55.00
Commercial Cheques Duplicate	\$60.00
Commercial Cheques Duplicate with Logo	\$65.00
Scenic Commercial Cheques	\$60.00
Scenic Commercial Cheques with Logo	\$65.00

## General Deposit-related /Sundry Fees cont'd

Scenic Commercial Cheques Duplicate	\$65.00
Scenic Commercial Cheques Duplicate with Logo	\$70.00

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

Returned Cheque Fee on Issuer	CI 15.00/USD 25.00 - CI 35.00/USD 45.00*
Return Cheque Fee on Depositor	CI 35.00/USD 45.00*

\*Includes cheque discrepancies and insufficient funds

### Fax Communications

Per page	CI 5.00/USD 6.00
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### Overdraft Cheque Handling

Where no prior arrangements have been made	
Each overdraft plus overdraft interest	CI 20.00/USD 25.00

### 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)
Coin & note orders	1% of value, min. \$10.00

### 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
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

### 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

### Account Closures

Closed within 90 days of opening	CI 25.00/USD 30.00
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## 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

### Night and Day Depository

Using disposable bags (per year per location plus cost of bags):	
At start of year (included 100 bags)	FREE
Additional bags (per hundred)	CI 100.00
Replacement of lost keys	\$100.00 + cost of key
Special Monthly administrative fee for deposits in excess outage	Fee calculated based on cost to process excess outages

## 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 5.00/USD 6.00

### 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

<b>Foreign Currency Cheque Negotiation fee</b>	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
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

### Bulk ACH Services

Electronic processing fee to Local Bank (ACH direct credit single transfer)	CI 1.00 per item (KYD originating account) USD 1.20 per item (USD originating account)
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Credit Return Fee	FREE
RBC Automated Direct Credits including Electronic Payroll	CI 1.00/USD 1.20 per item
RBC Automated Direct Debits	CI 1.00/USD 1.20 per item
Late Submission - electronic (electronic files submitted after 11:00 am)	CI 25.00/USD 30.00

### Manual Payroll/Salary Processing (Only applicable to existing clients)

<b>Manual credit Salaries/Payroll services</b>	
Within RBC	CI 3.00/USD 3.60 per item
At another bank	CI 5.00/USD 6.00 per item
Late Submission - manual (files submitted after 10:00 am)	CI 50.00/USD 60.00

### 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

CI = Cayman Island dollars. All fees are in CI except where otherwise stated. This is an extract of our overall fees used for business banking services. Charges not listed above may be obtained from the Bank upon request.

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\*\*RBC Day to Day Business accounts currently offered in CI and USD only. GBP, CAD and EUR fees apply to existing accounts only.