



Royal Bank

## Disclosure statement

### 1. GENERAL

This Disclosure Statement applies to the Account and each Card issued on the Account. Except as modified herein, the capitalised terms used in this Disclosure Statement shall have the meaning specified in the Cardholder Agreement.

This Agreement is your promise to be responsible for the use of your Client Card and your PIN. It tells you about your rights and duties. You should read it carefully. Selecting a PIN, or signing, activating or using a Client Card means that you have received and read this Agreement and agree to its terms. You will use your Client Card and PIN according to the terms of this Agreement and any other terms and conditions that we may advise you of from time to time.

### 2. DEFINITIONS

“**Automated Banking Machine Fee**” means the fee charged for a Cash Advance obtained from any automated banking machine or terminal other than a local RBC automated banking machine or terminal, in addition to the Cash Advance Fee;

“**Cash Advance Fee**” means the fee charged for an advance of cash obtained by use of the Credit Card and charged to the Account and includes the use of a Cheque or Balance Transfer, where available;

“**Dishonoured Payment Fee**” means the fee charged for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn, and which is in addition to any NSF service fee charged by that financial institution on the NSF cheque or other instrument;

“**Foreign Currency Fee**” means the currency conversion fee of the amount of any Debt or other transaction not incurred in local currency. The conversion cost in effect on the day charged the converted Debt or other transaction and fee to the account.

“**Government Stamp Tax**” means the 1.5% Bahamian Government Stamp Tax charged on all Debt or other transaction not incurred in Bahamian Dollars on Bahamian Dollar Cards.

“**ISA Fee**” means the International Service Assessment fee Visa Inc. charges to Visa<sup>‡</sup> credit cards for cross-border transactions;

“**Late Payment Fee**” means the fee charged each time the required Minimum Payment shown on the Account Statement is not paid by the Payment Deadline Date shown on the Account Statement;

“**Over Limit Fee**” means the fee charged when the outstanding balance exceeds the authorised Credit limit at any time during the statement period. The fee is charged even if the transaction that caused the over-limit status occurred in a prior statement period;

“**Replacement Card Fee**” means the fee charged for each replacement Card required due to damage, loss, theft, etc.;

“**Rush Card Fee**” means the fee charged for urgent replacement of the credit card;

“**Paper Statement Fee**” means the fee charged for the receipt of paper statements.



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### 3. ANNUAL FEE AND ACCOUNT CURRENCY

| Card Type                                       | The Bahamas     | Turks & Caicos | Cayman Islands |
|---|-----------------|----------------|----------------|
| <b>PERSONAL CARDS</b>                           |                 |                |                |
| Classic/Standard Applicant                      | 45 BSD/45 USD   | 45 USD         | 45 USD         |
| Classic/Standard Co-Applicant                   | 25 BSD/25 USD   | 25 USD         | 25 USD         |
| Gold Applicant                                  | 70 BSD/70 USD   | 70 USD         | 90 USD         |
| Gold Co-Applicant                               | 35 BSD/35 USD   | 35 USD         | 40 USD         |
| RBC Rewards Visa Platinum Applicant             | 125 BSD/100 USD | 125 USD        | 125 USD        |
| RBC Rewards Visa Platinum Co-Applicant          | 60 BSD/60 USD   | 60 USD         | 60 USD         |
| Interest Rate*                                  | 18%             | 18%            | 18%            |
| <b>BUSINESS CARDS</b>                           |                 |                |                |
| Visa Corporate Expense Applicant                | 70 BSD/70 USD   | 70 USD         | 90 USD         |
| Visa Corporate Expense Co-Applicant             | 35 BSD/35 USD   | 35 USD         | 40 USD         |
| RBC Rewards Visa Business Platinum Applicant    | 150 BSD/150 USD | 125 USD        | 150 USD        |
| RBC Rewards Visa Business Platinum Co-Applicant | 75 BSD/75 USD   | 60 USD         | 75 USD         |
| Interest Rate*                                  | 18%             | 18%            | 18%            |

### 4. OTHER FEES

| Type of Fee                   | The Bahamas         | Turks & Caicos | Cayman Islands |
|-------------------------------|---------------------|----------------|----------------|
| Cash Advance Fee              | 3%, min 5 BSD/5 USD | 3%, min 5 USD  | 3%, min 5 USD  |
| ISA Fee                       | 1%                  | 1%             | 1%             |
| Government Stamp Tax          | 1.5%                | N/A            | N/A            |
| Late Payment Fee              | 40 BSD/40 USD       | 40 USD         | 40 USD         |
| Over Limit Fee                | 35 BSD/35 USD       | 35 USD         | 35 USD         |
| Automated Banking Machine Fee | 2 BSD/2 USD         | 2 USD          | 2 USD          |
| Dishonoured Payment Fee       | 40 BSD/40 USD       | 40 USD         | 40 USD         |
| Replacement Card Fee          | 25 BSD/25 USD       | 20 USD         | 30 USD         |
| Paper Statement Fee           | 0.75 BSD/0.75 USD   | 0.75 USD       | 0.75 USD       |
| eStatements                   | Free                | Free           | Free           |

Bahamas: Fees do not include VAT.

RBC Royal Bank reserves the right to add, change or withdraw any of the fees and benefits of the Card in accordance with the Cardholder Agreement.

\* Method of calculating interest is set out in the Cardholder Agreement.

Charges not listed above may be obtained from the Bank upon request.