

Tips on Smart Personal Banking

(11/2018)

Tip #1: Bank at your convenience and save

- › Use our Digital and Mobile Banking services to pay bills and transfer between your accounts for FREE.
- › Bill payments and account transfers are FREE when you use the ATM.
- › Cash withdrawals cost much less when you use the ATM.
- › Use RBC Royal Bank ATMs wherever possible to avoid paying extra charges for using other banks' ATMs.
- › These services are available to you any time at your convenience.

Tip #2: Choose the right account for you

- › If you wish to have a separate transactional account from your Savings Account, or would like the benefit of writing cheques against your account, a Personal Banking Account may be best suited for you.
- › If you keep a high balance in your account, transact frequently or write cheques and would like the benefit of earning interest, then our RBC High Interest Bearing eSavings is the right account for you.
- › If you would like an all-inclusive banking package which provides you with a full range of personal banking services and benefits for one flat monthly fee, then our RBC VIP Banking account is right for you. With VIP Banking, there's no need to count the cost of each transaction. This saves you time, money, and allows you to bank without month-end surprises!

Tip #3: Avoid fees by maintaining the minimum balance

- › If you have a Savings Account, you can avoid the monthly fee by maintaining the minimum balance requirement on your account.

Tip #4: Get overdraft protection

- › Avoiding the inconvenience and fees associated with having insufficient funds is easy with overdraft protection on your account.
- › Ask us how you can get this feature added to your Banking Account.

If you would like to review your current personal or business banking requirements to make sure you have the right combination of services to meet your needs, we will be happy to discuss the options that are right for you.

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Deposit account selection guide

To find out more about our Guide on Account Selection or any other information not listed in this brochure:

- › Visit your nearest RBC Royal Bank branch
- › Call (345) 949-4600
- › Or visit www.rbc.com/caribbean

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Account	Description	Minimum Opening Balance	Monthly Fee	Number of FREE Debit Transactions per month	Additional Debit Transaction Fees	Digital and Mobile Banking and ATM transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available*
Banking Accounts								
RBC Day to Day Banking	A basic banking account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	\$100.00 (all currencies)	\$10.00	5 FREE Cheques UNLIMITED FREE POS	Branch & Cheque \$2.50 ATM withdrawals \$0.50	FREE	No	Yes
RBC Day to Day Banking (EUR)	A basic banking account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	\$500.00	\$25.00	UNLIMITED FREE: In Branch & Cheques, ATM & POS	—	FREE	No	Yes
RBC No Limit Banking	An enhanced banking account that offers unlimited free in branch, cheque and debit transactions, as well as, free banking at RBC Royal Bank ATMs.	\$500.00 (KYD)	\$20.00	UNLIMITED FREE: In Branch & Cheques, ATM & POS	—	FREE	No	Yes
RBC VIP Banking	An all-inclusive package designed to simplify your banking including unlimited debit transactions, credit card rebates, unlimited debits at RBC Royal Bank ATMs as well as other bank ATMs, free drafts, standing orders and much more.	\$500.00 (KYD)	\$40.00	UNLIMITED FREE: In Branch & Cheques, ATM & POS PLUS much more	—	FREE	No	Yes
Savings Accounts								
RBC Day to Day Savings	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	\$100.00 (all currencies)	\$4.00	2 FREE ATM UNLIMITED FREE POS	Branch \$2.50 ATM withdrawals \$0.50	FREE	Yes (\$500.00)	No
RBC Enhanced Savings	An enhanced savings account designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates.	\$4,100.00 (KYD)	FREE if daily closing balance of \$4,100.00 is maintained	2 FREE ATM UNLIMITED FREE POS	Branch \$2.00 ATM withdrawals \$0.50	FREE	Yes (\$4,100.00)	No
			\$8.00 if daily closing balance falls below \$4,100.00					
RBC High Interest Bearing eSavings	A premium electronic savings account that allows clients to manage their savings online. This account offers tiered interest rates so as your balance grows, interest earned increases.	\$41,000.00 (KYD)	FREE if daily closing balance of \$41,000.00 is maintained	UNLIMITED FREE: POS & ATM	Branch & Cheque \$4.00	FREE	Yes (\$41,000.00)	No
			\$12.00 if daily closing balance falls below \$41,000.00					
Age-Based Accounts								
RBC Leo's Young Savers	A basic savings account designed for children and youth ages 0 -17 for their day-to-day banking needs. The account can be opened by parents who are just starting to save toward their child's future and would like to have access to their funds.	Any amount (KYD)	FREE	2 FREE ATMs UNLIMITED FREE POS	Branch \$2.00 ATM withdrawals \$0.50	FREE	Yes (N/A)	No
RBC Student Banking	A banking account designed for persons 18-25 years old enrolled in a full time, post-secondary program.	\$100.00 (KYD)	\$4.00	2 FREE ATMs & 5 FREE Cheques	Branch & Cheque \$2.00 ATM withdrawals \$0.50	FREE	No	Yes
RBC Sixty Plus Package	A package specially designed for persons 60 years and over. Available as a savings or banking account.	\$500.00 (KYD)	FREE if daily closing balance of \$410.00 is maintained	UNLIMITED FREE: In Branch & Cheques, ATM & POS	—	FREE	Yes (\$410.00)	RBC Sixty Plus Savings - No RBC Sixty Plus Banking - Yes
			\$4.00 if balance falls below \$410.00					
Business Deposit Accounts								
Business Account (Digital Banking)	A business account specially designed to meet the day to day transactional needs of business clients.	\$1,000.00 (all currencies)	\$10.00	2 FREE Cheques	Electronic Processing fee to Local Bank \$1.00 Cheque \$0.75	FREE	No	Yes

Branch transactions includes over-the-counter withdrawals, account transfers and bill payments.

Note: Fees shown are in local currency unless otherwise noted and are exclusive of stamp duty.

All information is subject to change.

ATM & POS refers to RBC card at RBC ATM & local POS