

Cayman schedule of fees and charges

Chequing Accounts

Regular Chequing – Personal

Per entry/debit item CI \$0.65 / US \$0.80

Regular Chequing – Business

Per entry/debit item CI \$0.65 / US \$0.80

Bonus Chequing/Money Market Accounts

Pays interest at the current tiered rate on daily closing balances.
Per cheque/debit item CI \$0.65 / US \$0.80
Minimum CI \$5.00 per month
US \$6.00 per month

Savings Accounts

Savings Account

Pays interest on minimum quarterly balances over \$100 at current rates.
Per debit item CI \$0.65 / US \$0.80

College Passport Account

Pays interest at current tiered rate on daily closing balances.
(Minimum balance \$200)
All entries **FREE**
No maintenance fees. Minimum term - 2 years

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

Visa Classic

Applicant / Co-applicant US \$45.00 / \$25.00

Visa Gold

Applicant / Co-applicant US \$70.00 / \$30.00

RBC Rewards Visa Platinum

Applicant / Co-applicant US \$100.00 / \$50.00

RBC Rewards Visa Business Platinum

Applicant / Co-applicant US \$125.00 / \$65.00

Card Services

Additional Fees

Over limit fee US \$30
Late Payment fee US \$40
Interest Rate 18%
Dishonoured Payment fee US \$40
Replacement card fee US \$25
Cash advance fee 3%, Minimum US \$3

ATM Cards

Replacement of ATM card or issuance of third card \$15.00

Royal Online™ Internet Banking

Personal Accounts

FREE

Business Account

CI \$10.00

Automated Teller Machines

ATM Withdrawals, Deposits, Transfers and Bill Payments **FREE**
Replacement of ATM card or issuance of third card \$15.00

Other Account Services

Account Closures

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

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

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

Dishonoured Cheques (N.S.F.)

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

Other Account Services

Fax Communications

Per page CI \$5.00 / US \$6.00

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

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

Per page 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

Other Account Services

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

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

Wire Transfers

Incoming Wire Transfers CI \$5.00 / US \$6.00

Outgoing Wire Transfers

Up to \$999 CI \$35.00
\$1,000 - \$4,999 CI \$45.00
\$5,000 - \$14,999 CI \$60.00
\$15,000 - \$49,999 CI \$70.00
\$50,000 - \$249,999 CI \$90.00
\$250,000 - \$499,999 CI \$195.00
\$500,000 CI \$285.00

* Note that the International Outgoing Wire Transfer fees listed above includes CI\$30/US\$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
Settlement letters CI \$15/ US \$18
Statement Letters CI \$15/ US \$18

Overdrafts

Setup/renewal 1% of facility
minimum CI \$125/ US \$150
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

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To find out more about scheduled fees and charges 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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RBC Royal Bank

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