

Montserrat Personal Account Selection Guide

Account	Description	Minimum Opening Balance	Monthly Fee	Number of FREE Debit/Credit Transactions per month	Additional Debit/Credit Transaction Fees	Royal Online™ and ATM transfers between your 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.	\$200.00	\$25.00	—	Branch & cheque \$5.00 Transfers \$5.00 ATM withdrawals \$1.00	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 Bank ATMs, free drafts, standing orders and much more.	\$500.00	\$65.00	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.	\$200.00	\$25.00	—	Branch & cheque \$5.00 Transfers \$5.00 ATM withdrawals \$1.00	FREE	Yes (\$200.00)	No
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.	\$100.00	FREE	UNLIMITED FREE In Branch, POS & ATM	—	FREE	Yes (N/A)	No
RBC Sixty Plus Package	A package specially designed for persons 60 years and over. Available as a savings or banking account.	\$5,000.00	\$12.50	UNLIMITED FREE: In Branch & Cheques, ATM & POS	—	FREE	Sixty Plus Savings - Yes Sixty Plus Banking - No	Sixty Plus Savings - No Sixty Plus Banking - Yes

Tips on Smart Personal Banking

Tip #1: Bank at your convenience and save

- ... Use our FREE Royal Online (ROL) service to obtain balances and transfer between accounts.
- ... Use the ATM for transfers between accounts and lower charges for cash withdrawals.
- ... These services are generally available to you any time at your convenience.

Tip #2: Choose the right account for you

- ... If you have a Savings Account and you transact frequently in the branch, RBC Day to Day Banking account may be suitable 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 ask about our VIP Banking Account.
- ... To ensure you have a suitable account to meet your needs, you may speak with a RBC Bank Account Manager.

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/Chequing 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.

Personal 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
- › Or visit www.rbc.com/caribbean

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