

Montserrat Schedule of Fees & Charges

Personal Banking Accounts XCD

Day to Day Banking

Monthly fee	\$25.00
In-branch transactions (including transfers cash withdrawals, bill payments, cash/cheque deposits)	\$5.00 per debit/credit
Paper statements	FREE
eStatements	FREE

VIP Banking

Monthly fee	\$65.00
Free Items	Unlimited FREE In-branch/cheques/ATM
Paper statements	FREE
eStatements	FREE

Personal Savings Accounts XCD

Day to Day Savings

Monthly fee	\$25.00
In-branch transactions (including transfers cash withdrawals, bill payments, cash/cheque deposits)	\$5.00 per debit/credit
Paper statements	\$2.00
eStatements	FREE

Age-Based Accounts XCD

Leo's Young Savers

Monthly fee	FREE
In-branch transactions (including transfers)	FREE
Free items	Unlimited FREE in-branch/ATM
Paper statements	FREE
eStatements	FREE

Sixty Plus

Monthly fee	\$12.50
Free items	Unlimited FREE in-branch/cheques/ATM
Paper statements	FREE
eStatements	FREE

Business Deposit Accounts XCD

Current Account

Minimum Monthly Fee	\$25.00
Per Cheque Fee	\$1.60 + stamp duty
Cash Handling Fee - Deposits (OTC cash deposits ≥ \$10,000)	0.15% of amount (\$1.50 for every \$1000.00)
Cash Handling Fee - Withdrawals (OTC cash withdrawals ≥ \$10,000)	0.5% of amount +security costs (where applicable)

Business Foreign Currency Accounts Foreign Currency Current Account

Minimum Ledger Fee	10.00 Foreign Units
Service Charges	1.50 Foreign Units/ item

Card Services XCD

Visa Gold

Annual Membership Fee	\$150.00
Annual Extra Card	\$80.00

RBC Rewards Visa Platinum

Annual Membership Fee	\$270.00
Annual Extra Card	\$135.00

RBC Rewards Visa Business Platinum

Annual Membership Fee	\$340.00
Annual Extra Card	\$170.00

Corporate Expense

Annual Membership Fee	\$100.00
Annual Extra Card	\$50.00

Visa Cards

Cash advance fee	3.00% min \$10.00
Over the limit fee	\$70.00
Dishonoured Payment Fee	\$60.00
ISA fee	1%
Investigation fee	\$67.50
Replacement card fee	\$30.00
Reprinting a statement	\$10.00 per page
Late payment fee	\$70.00
Urgent Payment	\$35.00
Rush Card Fee	\$75.00
Paper statements	\$2.00
eStatements	FREE

ATM & POS Charges

ATM card	FREE
Replacement of ATM card	\$20.00
Deposit (cheque or cash)	FREE
Withdrawals*	\$1.00 each
Transfers*	\$1.00 each
Bill payment	FREE

*No charges for VIP Banking, Sixty Plus and Leo's Young Savers Account clients

Electronic Banking XCD

Subscription fee - monthly	Personal - FREE Business - \$25.00/ \$35.00
Wire transfer via online banking	\$10.00 discount to be applied to normal charges

Other Account Services XCD

Cheques

Cheque Books	Full cost of cheque books
Stop Payment	\$30.00

Return/Dishonoured/Chargeback Cheque Fees

Return cheque on issuer	\$30.00 - \$60.00
Return cheque on depositor	\$30.00

Note: Return cheque fees include for insufficient funds and cheque discrepancies.

Request for special/VIP clearings of cheques drawn on another bank	\$20.00
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General

Interim/Duplicate/Ad hoc Statements	\$25.00
Special Notice Fee	\$10.00
Dormant Notice Fee	\$10.00 per annual notice
Early Account Closure (account closed within 90 days of opening)	\$30.00

Administration/Publishing Fee (unclaimed balances remitted Central Bank)	\$25.00 per account
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Emergency Transfer/Sweep Fee (transfer funds from other deposit accounts to cover cheques/other debits)	\$20.00
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Standing Orders

Standing Order-Set-up Fee	\$10.00
Standing Order Fee (within RBC and local banks)	\$17.00

Other Account Services cont'd XCD

Direct Credits/Debits and Payroll Services

Automated Direct credits/debits (automated/self-serve and semi-automated) on us and not on us	\$1.00XCD per items/trans
Manual Payroll Services (on us and not on us)	\$3.00 per item/trans
Late submission (electronic)	\$15.00
Late submission (manual)	\$30.00

Biller Services

Initial Set-up Fee	\$270.00
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Sundry Fees

Exchange of Coins for Bills or Deposit of Coins ≥ \$25.00	1% of amount, minimum \$2.00
Requests to Hold Statements	\$25.00 per statement
Drawing/Cashing Fee RBC cheque (charged to non-RBC clients only)	\$3.00 per cheque

Confidential Reports

Certificate of Balance, Embassy/ Agency Report /Special Letters	\$30.00
Enquiry to Other Banks/Credit Agencies for third parties	\$30.00
Certificate of Interest Earned	\$30.00
Certificate of Interest Paid for Income Tax Purposes	FREE

Audit Reports	Current year - \$50.00 1 year back - \$60.00 2 years back - \$75.00 3 years back - \$100.00 4-5 years back - \$200.00 6 years or more back - \$250.00
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Voucher Search	Current year - \$50.00 1 year back - \$60.00 2 years back - \$75.00 3 years back - \$100.00 4-5 years or more back - \$200.00 6 years or more back - \$250.00
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Effective November 5th, 2018

XCD = Eastern Caribbean Dollars. This is an extract of our 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. Fees shown are exclusive of VAT.

Montserrat Schedule of Fees & Charges

(11/2018)

Payments & Transfers

XCD

Drafts

Local drafts/Manager's Cheques	\$17.00 plus stamp duty
Duplicate drafts/Manager's Cheques	\$20.00 plus stamp duty plus the cost of a new draft
Foreign drafts	\$20.00 plus stamp duty
Deposit/Encashment of Foreign drafts	\$5.00 plus buying rate
Stop Payments of Foreign drafts	\$50.00 plus out of pocket expenses
Encashment of Travellers Cheques	\$5.00 plus buying rate

Swift Statements

MT940/MT950 Statements fee	USD \$50/month
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Wire Transfers

Incoming Wire Transfers

To credit an account at RBC	XCD 20.00, USD 8.00, CAD 8.00, GBP 6.00 EUR 6.00 (depending on the currency of the account)
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To credit an account at another local bank	\$15.00
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Outgoing Wire Transfers

Branch	Online
\$24.00 plus destination fee	\$20.00 plus destination fee
To the Caribbean	\$35.00 \$25.00
To the Americas	\$80.00 \$70.00
To the Rest of the World	\$85.00 \$75.00

Depository Services

XCD

Safe Deposit Box

Includes 12 free visits each year

Small	\$150.00 per annum
Medium	\$160.00 per annum
Large	\$200.00 per annum
Extra Large (where available)	\$275.00 per annum

Additional visits	\$10.00 per visit
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Night/Day Deposits/Non-Stop Depository Services

Annual Service Charge	\$150.00 (includes 100 free bags)
Additional Disposable Bags	\$150.00 per 100 bags
Replacement/Additional Key	Full Costs (Minimum \$50.00)

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Lending Services

XCD

Mortgages

Management fee - commitment fee	For first 120 days after acceptance - nocharge, thereafter 1% per annum payable pro rata on undrawn amount of accepted facility, minimum \$250.00
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Management fee - Closing fee	1% of mortgage amount, Minimum \$250.00
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Settlement Letter/ Statement Letter	\$140
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Consumer/Installment loans

Management fee - Closing fee	1% loan amount minimum \$250.00
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Settlement letter	\$25.00
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All loans - late payment	\$50.00 after 10 days
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Overdrafts

Minimum monthly fee	\$30.00
Management fee	1% minimum \$250.00
Overlimit fee	\$40.00 per item

Sundry charges

Statement of interest paid	Additional copy - \$30.00
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*Note: For Refinancing of Residential Mortgage Facilities, only the closing fee is charged.

Business Banking

Late payment Fee	5% of principal and interest in arrears, min \$100.00 after 10 days
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New Commercial Mortgages

Partial Prepayment Fee	Annual lump sum allowed: 20% of original principal amount. Any payment in excess - six (6) months interest on current balance.
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Full Prepayment Fee	Six (6) months interest on current balance.
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Settlement Letter	\$50.00
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To find out more about Schedule of Fees and Charges or any other information not listed in this brochure:

› Call or visit your nearest RBC Royal Bank branch

› Or visit www.rbc.com/caribbean

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