

St. Kitts Personal Account Selection Guide

| Account | Description | Minimum Opening Balance | Monthly Fee | Number of FREE Debit Transactions per month | Additional Debit 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 | 5 FREE Cheques | Branch & cheque \$3.00 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 | 1 FREE debit item | Branch \$3.00 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.

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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