

St. Kitts Schedule of Fees & Charges

Personal Banking Accounts XCD

Day to Day Banking

Monthly fee	\$25.00
In-branch transactions (including transfers)	\$3.00
Free Items	5 FREE cheques

VIP Banking

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

Personal Savings Accounts XCD

Day to Day Savings

Monthly fee	\$25.00
In-branch transactions (including transfers)	\$3.00
Free items	1 FREE debit

Age-Based Accounts XCD

Leo's Young Savers

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

Sixty Plus

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

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 \geq \$10,000)	0.1% of amount (\$1.00 for every \$1,000.00)

Business Deposit Accounts cont'd XCD

Cash Handling Fee - Withdrawals (OTC cash withdrawals \geq \$10,000)	0.5% of amount + security costs (where applicable)
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Business Foreign Currency Accounts

Foreign Currency Current Account	
Minimum Ledger Fee	10.00 Foreign Units
Service Charges	1.50 Foreign Units per item

Card Services XCD

Visa Classic

Annual Membership Fee	\$75.00
Annual Extra Card	\$40.00

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

Card Services cont'd XCD

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 Sole Traders - FREE Business - \$30.00
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 (NSF/UCF)	\$60.00/25.00 Foreign Units
Return cheque (Other reasons)	\$30.00/12.00 Foreign Units
Chargeback cheque (to depositor - post/stale dated)	\$30.00/12.00 Foreign Units
Request for special/VIP clearings of cheques drawn on another bank	\$20.00
Non-Compliant Cheque Penalty (charged to issuer of cheque)	\$5.00 per non-compliant cheque + standard cheque processing fees

Other Account Services cont'd XCD

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
Emergency Transfer/Sweep Fee (transfer funds from other deposit accounts to cover cheques/other debits)	\$20.00

Standing Orders

Standing Order-Set-up Fee	\$10.00
Standing Order Amendment fee	\$10.00
Standing Order Fee	\$15.00
Standing Order Cancellation	\$10.00

Direct Credits/Debits and Payroll Services

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

Sundry Fees

Exchange of Coins for Bills or Deposit of Coins \geq \$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

Effective May 22nd, 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.

Other Account Services cont'd XCD

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
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

Payments & Transfers XCD

Drafts		
Local drafts/Manager's Cheques	\$15.00 plus stamp duty	
Duplicate drafts/Manager's Cheques	\$20.00 plus stamp duty plus the cost of a new draft	
Foreign drafts	\$15.00 plus stamp duty	
Deposit/Encashment of Foreign drafts	\$5.00 plus buying rate	
Stop Payments of Foreign drafts	\$30.00 plus out of pocket expenses	
Encashment of Travellers Cheques	\$5.00 plus buying rate	
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)	
To credit an account at another local bank	\$15.00	
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

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Depository Services XCD

Safe Deposit Box Includes 24 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

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)

Lending Services XCD

Mortgages	
Management fee - commitment fee	1% of mortgage amount, Minimum \$250.00
Closing fee	For first 120 days after acceptance - no charge, thereafter 1% per annum payable pro rata on undrawn amount of accepted facility, minimum \$300.00
All mortgages - late payment	\$75.00 after 10 days
Consumer/Installment loans	
Management fee - Closing fee	1% loan amount minimum \$300.00
Settlement letter	\$30.00
All loans - late payment	\$75.00 after 10 days
Overdrafts	
Minimum monthly fee	\$30.00
Management fee	1% minimum \$250.00
Overlimit fee	\$40.00 per item

Sundry charges

Statement of interest paid	FREE
	Additional copy - \$30.00

*Note: For Refinancing of Residential Mortgage Facilities, only the closing fee is charged

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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