

# St. Kitts Schedule of Fees & Charges

Personal Banking Accounts	XCD
<b>Day to Day Banking</b>	
Monthly fee	\$25.00
In-branch transactions (including transfers, cash withdrawals, bill payments, cash/cheque deposits)	\$5.00 per debit/credit
Paper statements	<b>FREE</b>
eStatements	<b>FREE</b>
<b>VIP Banking</b>	
Monthly fee	\$65.00
Free Items	Unlimited <b>FREE</b> In-branch/cheques/ATM
Paper statements	<b>FREE</b>
eStatements	<b>FREE</b>

Personal Savings Accounts	XCD
<b>Day to Day Savings</b>	
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	<b>FREE</b>

Age-Based Accounts	XCD
<b>Leo's Young Savers</b>	
Monthly fee	<b>FREE</b>
In-branch transactions (including transfers)	<b>FREE</b>
Free items	Unlimited <b>FREE</b> in-branch/ATM
Paper statements	<b>FREE</b>
eStatements	<b>FREE</b>
<b>Sixty Plus</b>	
Monthly fee	\$12.50
Free items	Unlimited <b>FREE</b> in-branch/cheques/ATM
Paper statements	<b>FREE</b>
eStatements	<b>FREE</b>

Business Deposit Accounts	XCD
<b>Current Account</b>	
Minimum Monthly Fee	\$25.00
Per Cheque Fee	\$1.60 + stamp duty
Cash Handling Fee - Deposits \$10,000 (OTC cash deposits ≥ \$10,000)	0.15% of amount (\$1.50 for every \$1,000.00)
Cash Handling Fee - Withdrawals (OTC cash withdrawals ≥ \$10,000)	0.5% of amount + security costs (where applicable)
<b>Business Foreign Currency Accounts</b>	
<b>Foreign Currency Current Account</b>	
Minimum Ledger Fee	10.00 Foreign Units
Service Charges	1.50 Foreign Units/ item

Card Services	XCD
<b>Visa Gold</b>	
Annual Membership Fee	\$150.00
Annual Extra Card	\$80.00
<b>RBC Rewards Visa Platinum</b>	
Annual Membership Fee	\$270.00
Annual Extra Card	\$135.00
<b>RBC Rewards Visa Business Platinum</b>	
Annual Membership Fee	\$340.00
Annual Extra Card	\$170.00
<b>Corporate Expense</b>	
Annual Membership Fee	\$100.00
Annual Extra Card	\$50.00
<b>Visa Cards</b>	
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	<b>FREE</b>
<b>ATM &amp; POS Charges</b>	
ATM card	<b>FREE</b>
Replacement of ATM card	\$20.00
Deposit (cheque or cash)	<b>FREE</b>
Withdrawals*	\$1.00 each
Transfers*	\$1.00 each
Bill payment	<b>FREE</b>
*No charges for VIP Banking, Sixty Plus and Leo's Young Savers Account clients	

Electronic Banking	XCD
Subscription fee - monthly	Personal - <b>FREE</b> Sole Traders - <b>FREE</b> Business - \$30.00
Wire transfer via online banking	\$10.00 discount to be applied to normal charges

Other Account Services	XCD
<b>Cheques</b>	
Cheque Books	Full cost of cheque books
Stop Payment	\$30.00
<b>Return/Dishonoured/Chargeback Cheque Fees</b>	
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
<b>General</b>	
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
<b>Standing Orders</b>	
Standing Order-Set-up Fee	\$10.00
Standing Order Amendment Fee	\$10.00
Standing Order Fee (within RBC and other local banks)	\$17.00
Standing Order Cancellation	\$10.00

Other Account Services cont'd	XCD
<b>Direct Credits/Debits and Payroll Services</b>	
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 per item/trans
Late submission (electronic)	\$15.00
Late submission (manual)	\$30.00
<b>Biller Services</b>	
Initial Set-up Fee	\$270.00
<b>Sundry Fees</b>	
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
<b>Confidential Reports</b>	
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	<b>FREE</b>
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

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.

## 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
	<b>\$24.00 plus destination fee</b>	<b>\$20.00 plus destination fee</b>
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

### 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	1% of mortgage amount, Minimum \$250.00
Closing fee	For first 120 days after acceptance - nocharge, thereafter 1% per annum payable pro rata on undrawn amount of accepted facility, minimum \$250.00
All Mortgages - late payment Statement/ Settlement Letter	\$75.00 after 10 days \$140.00

### Consumer/Installment loans

Management fee - Closing fee	1% of loan amount, Minimum \$300.00
Commitment Fee for undrawn loan amount	0.5% of undrawn loan amount, min \$200.00
Waiver of Installment fee	Interest Cost plus \$40.00
Partial Prepayment Fee for New Consumer Loans	Annual lump sum allowed: 20% of principal amount. Any payment in excess - 3 months interest on current balance

Full Prepayment Fee for New Consumer Loans	3 months interest on current balance
Late payment fee	5% of outstanding installment amount (P&I), min \$75.00 after 10 days
Settlement letter	\$100.00
Statement letter	\$40.00

### Overdrafts

Minimum monthly fee	\$30.00
Management fee	1% minimum \$250.00
Overlimit fee	\$40.00 per item
Annual Review	0.5% of current OD Limit, min \$150.00
Temporary Accommodation Fee	1% of current OD Limit, min \$300.00

### Sundry charges

Statement of interest paid	<b>FREE</b> Additional copy -\$35.00
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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
Full Prepayment Fee	Six (6) months interest on current balance
Settlement Letter	\$50.00

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](http://www.rbc.com/caribbean)

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