

Grenada Schedule of Fees & Charges

Personal Banking Accounts

Day to Day Banking	
Monthly fee	\$25.00
In branch transactions (including transfers cash withdrawals, bill payments, cash/cheque deposits)	\$5.75 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

Day to Day Savings	
Monthly fee	\$25.00
In branch transactions (including transfers cash withdrawals, bill payments, cash/cheque deposits)	\$5.75 per debit/credit
Paper statements	\$2.30
eStatements	FREE

Age-Based Accounts

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

Card Services USD

Visa Classic	
Annual Membership Fee	\$69.00
Annual Extra Card	\$34.50
Visa Gold	
Annual Membership Fee	\$86.25
Annual Extra Card	\$46.00
Visa Business	
Annual Membership Fee	\$86.25
Annual Extra Card	\$69.00
Credit Cards	
Cash advance fee	3.00% plus VAT min \$5.75
Over the limit fee	5% min \$40.00
Dishonoured Payment Fee	\$34.50
Investigation fee	\$77.62 XCD
Replacement card fee	\$34.50
Reprinting a statement	\$11.50 XCD per page
Late payment fee	1.5% min \$40.00
Urgent Payment	\$40.25 XCD
Rush Card Fee	\$86.25 XCD
Paper Statements	\$0.75
eStatements	FREE
ATM & POS Charges	
ATM card	FREE
Replacement of ATM card	\$23.00 XCD
Deposit (cheque or cash)	NIL
Withdrawals*	\$1.15 XCD each

*No charges for Plan 60 and Leo's Young Leaders Account clients

Electronic Banking XCD

Subscription fee - monthly	Personal - FREE Sole Traders - FREE Business - \$30.00 + VAT
Wire transfer via online banking	\$11.50 discount to be applied to normal charges

Other Account Services XCD

Cheques	
Cheque Books	Full cost of cheque books
Stop Payment	\$34.50
Request for special/VIP clearings of cheques drawn on another bank	\$23.00
Return cheque on issuer	\$30.00 - \$60.00
Return cheque on depositor	\$30.00
Note: Return cheque fees are applicable to cheques with insufficient funds and other cheque discrepancies	
General	
Cash Handling Fee - Deposits (OTC cash deposits ≥ \$10,000)	0.15% of amount plus VAT (\$1.73 for every \$1000.00)
Cash Handling Fee - Withdrawals + (OTC cash withdrawals ≥ \$10,000)	0.5% of amount plus VAT security costs (where applicable)
Interim/Duplicate/Ad hoc Statements	\$28.75
Special Notice Fee	\$11.50
Dormant Notice Fee	\$11.50 per annual notice
Early Account Closure (account closed within 90 days of opening)	\$34.50
Administration/Publishing Fee (unclaimed balances remitted Central Bank)	\$28.75 per account
Emergency Transfer/Sweep Fee (transfer funds from other deposit accounts to cover cheques/other debits)	\$23.00
Standing Orders XCD	
Standing Order Set-up fee	\$11.50
Standing Order Amendment fee	\$11.50
Standing Order Fee (within RBC and other local banks)	\$19.55
Standing Order Cancellation	\$11.50
Direct Credits/Debits and Payroll Services XCD	
Automated Direct credits/debits (automated/self-serve and semiautomated) on us and not on us	\$1.15 per items/trans
Manual Payroll Services (on us and not on us)	\$3.45 per item/trans
Late submission (electronic)	\$17.25
Late submission (manual)	\$34.50

Other Account Services cont'd XCD

Biller Services	
Initial Set - Up Fee	\$270.00
Sundry Charges	
Exchange of Coins for Bills or Deposit of Coins ≥ \$25.00	1% of amount plus VAT, minimum \$2.30
Requests to Hold Statements	\$28.75 per statement
Drawing/Cashing Fee RBTT cheque (charged to non-RBTT clients only)	\$3.45 per cheque
Confidential Reports	
Certificate of Balance, Embassy/ Agency Report /Special Letters	\$34.50
Enquiry to Other Banks/Credit Agencies for third parties	\$34.50
Certificate of Interest Earned	\$34.50
Certificate of Interest Paid for Income Tax Purposes	FREE
Audit Reports	1 year back - \$69.00 2 years back - \$86.25 3 years back - \$115.00 4-5 years back - \$230.00 6 years or more back - \$287.50
Voucher Search	Less than 6 months - \$57.50 1 year back - \$69.00 2 years back - \$86.25 3 years back - \$115.00 4 years back - \$230.00

Payments XCD

Drafts	
Local drafts/Manager's Cheques	\$17.00 plus stamp duty
Duplicate drafts/Manager's Cheques	\$23.00 plus stamp duty plus the cost of a new draft
Foreign drafts	\$20.00
Deposit/Encashment of Foreign drafts	\$5.75 plus buying rate
Stop Payments of Foreign drafts	\$50.00 plus out of pocket expenses
Encashment of Travellers Cheques	\$5.75 plus stamp duty
Swift Statements	
MT940/MT950 Statements fee	USD \$50 per month

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 inclusive of 15% Value Added Tax (VAT).



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Payment cont'd	XCD	
Wire Transfers		
Incoming Wire Transfers		
Credit an account at RBTT	XCD 23.00, USD 9.20, CAD 9.20, GBP 6.90, EUR 6.90 (depending on the currency of the account)	
Credit an account at another local bank	\$17.25	
Outgoing Wire Transfers		
	Commission \$24.00 plus destination charge	
	Branch	Online
To the Caribbean (Plus Commission Plus VAT)	\$35.00	\$25.00
To the Americas (Plus Commission Plus VAT)	\$80.00	\$70.00
To the rest of the world (Plus Commission Plus VAT)	\$85.00	\$75.00

Depository Services	XCD
Safe Deposit Box Includes 12 free visits each year	
Small	\$172.50 per annum
Medium	\$184.00 per annum
Large	\$230.00 per annum
Extra Large (where available)	\$316.25 per annum
Additional visits	\$11.50 per visit
Night/Day Deposits/ Non-Stop Depository Services	
Annual Service Charge	\$172.50 (includes 100 free bags) or \$172.50 per annum per canvas/ reusable wallet
Additional Disposable Bags	\$172.50 per 100 bags
Replacement/Repairs to Wallets	\$172.50 Replacement/
Additional Key	Full Costs (Minimum \$57.50)

Lending Services	XCD
Mortgages	
Management fee - commitment fee	For first 120 days after acceptance - no charge, thereafter 1% plus VAT per annum payable pro rata on undrawn amount of accepted facility, minimum \$345.00

Lending Services cont'd	XCD
Management fee - Closing fee	1% of mortgage amount plus VAT, Minimum \$345.00
Late payment fee	\$70.00 after 10 days
Settlement/ Statement Letter	\$140.00
Consumer/Installment loans	
Management fee - Closing fee	1% loan amount plus VAT minimum \$345.00
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
Refinance Fee	\$115.00
Overdrafts	
Minimum monthly fee	\$30.00
Management fee	1% minimum plus VAT \$287.50
Management fee (Day to Day Banking and VIP Banking)	1% of amount, min \$345.00 (VAT inclusive)
Overlimit fee	\$40.00 per item
Annual Review	0.50% of current OD Limit, min \$172.50
Temporary Accommodation Fee	1% of current OD Limit, min \$345.00
Sundry charges	
Statement of interest paid	FREE Additional copy - \$34.50
*Note: For Refinancing of Residential Mortgage Facilities, only the closing fee is charged.	

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To find out more about our Schedule of Fees and Charges or any other information not listed in this brochure:

› Call or visit your nearest RBTT Bank branch

› Or visit www.rbc.com/caribbean

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