

Grenada Schedule of Fees & Charges

Personal Banking Accounts

Day to Day Banking

Monthly fee	\$25.00
In branch transactions (including transfers)	\$3.45 plus stamp duty

VIP Banking

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

Personal Savings Accounts

Day to Day Savings

Monthly fee	\$25.00
In branch transactions (including transfers)	\$3.45 plus stamp duty
Free items	1 FREE debit

Age-Based Accounts

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

Card Services USD

Visa Classic / MasterCard Standard	
Annual Membership Fee	\$69.00
Annual Extra Card	\$34.50
Visa Gold	
Annual Membership Fee	\$86.25

Card Services cont'd USD

Annual Extra Card	\$46.00
Visa Business	
Annual Membership Fee	\$115.00
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
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
Return/Dishonoured/Chargeback Cheque Fees	Refer to your branch
Request for special/VIP clearings of cheques drawn on another bank	\$23.00

Non-Compliant Cheque Penalty (charged to issuer of cheque)	\$5.75 per non-compliant cheque + standard cheque processing fees
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General

Cash Handling Fee - Deposits (OTC cash deposits ≥ \$10,000)	0.1% of amount plus VAT (\$1.15 for every \$1000.00)
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Cash Handling Fee - Withdrawals (OTC cash withdrawals ≥ \$10,000)	0.5% of amount plus VAT + security costs (where applicable)
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Interim/Duplicate/Ad hoc Statements	\$28.75
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Special Notice Fee	\$11.50
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Dormant Notice Fee	\$11.50 per annual notice
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Early Account Closure (account closed within 90 days of opening)	\$34.50
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Administration/Publishing Fee (unclaimed balances remitted Central Bank)	\$28.75 per account
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Emergency Transfer/Sweep Fee (transfer funds from other deposit accounts to cover cheques/other debits)	\$23.00
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Standing Orders XCD

Standing Order Set-up fee	\$11.50
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Standing Order Amendment fee	\$11.50
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Standing Order Fee	\$17.25
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Standing Order Cancellation	\$11.50
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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
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Manual Payroll Services (on us and not on us)	\$3.45
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Late submission (electronic)	\$17.25
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Late submission (manual)	\$34.50
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Other Account Services cont'd XCD

Sundry Charges

Exchange of Coins for Bills or Deposit of Coins ≥ \$25.00	1% of amount plus VAT, minimum \$2.30
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Requests to Hold Statements	\$28.75 per statement
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Drawing/Cashing Fee RBTT cheque (charged to non-RBTT clients only)	\$3.45 per cheque
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Confidential Reports

Certificate of Balance, Embassy/Agency Report /Special Letters	\$34.50
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Enquiry to Other Banks/Credit Agencies for third parties	\$34.50
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Certificate of Interest Earned	\$34.50
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Certificate of Interest Paid for Income Tax Purposes	FREE
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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
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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
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Payments XCD

Drafts	
Local drafts/Manager's Cheques	\$17.25 plus stamp duty
Duplicate drafts/Manager's Cheques	\$23.00 plus stamp duty plus the cost of a new draft

Foreign drafts	\$17.25 plus stamp duty
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Deposit/Encashment of Foreign drafts	\$5.75 plus buying rate
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Stop Payments of Foreign drafts	\$34.50 plus out of pocket expenses
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Encashment of Travellers Cheques	\$5.75 plus stamp duty
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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 inclusive of 15% Value Added Tax (VAT).

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 \$20.00
	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 24 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 Letter	\$40.25
Statement Letter	\$40.25
Consumer/Installment loans	
Management fee - Closing fee	1% loan amount plus VAT minimum \$345.00
Settlement letter	\$40.25
All loans - late payment	\$65.00 after 10 days
Refinance Fee	\$115.00
Overdrafts	
Minimum monthly fee	\$30.00
Management fee	1% minimum plus VAT \$287.50
Overlimit fee	\$40.00 per item
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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