

# Nevis Schedule of Fees & Charges

| Payments & Transfers   | XCD  |
|--|--|
| <b>Drafts</b>  |  |
| 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   |  |
| 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 stamp duty   |
| <b>Wire Transfers</b>  |  |
| Incoming Wire Transfers  |  |
| To credit an account at RBTT   | 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  | Over the Counter<br>\$20.00 plus destination fee<br>Caribbean - \$35.00<br>Americas - \$80.00<br>Rest of the World - \$85.00<br>Online<br>\$20.00 plus destination fee<br>Caribbean - \$25.00<br>Americas - \$70.00<br>Rest of the World - \$75.00 |
| Plus beneficiary charge if applicable. The beneficiary charge is the foreign bank's fee for effecting the payment. This charge will be deducted from the amount sent unless otherwise indicated. Where requested this amount can be debited from your account at the time of the transaction. Please ask your branch for details |  |

| Deposit Services   | XCD                               |
|--|-----------------------------------|
| <b>Personal Savings Accounts</b>                           |                                   |
| <b>Regular Savings Account</b>                             |                                   |
| Monthly Fee  | \$5.00 if balance is < \$100.00   |
| In-branch withdrawals, account transfers and bill payments | \$3.00                            |
| <b>Supreme Savings Account</b>                             |                                   |
| Monthly Fee  | \$5.00 if balance is < \$1,000.00 |
| In-branch withdrawals, account transfers and bill payments | \$3.00                            |

| Deposit Services cont'd  | XCD   |
|--|---|
| <b>Plan50 Savings Account</b>  |   |
| Monthly Fee  | FREE  |
| In-branch withdrawals, account transfers and bill payments               | FREE  |
| <b>Personal Chequing Accounts</b>  |   |
| <b>Regular Chequing Account</b>  |   |
| Monthly Fee  | \$25.00 (minimum)                                     |
| Cheques, in-branch withdrawals, account transfers and bill payments      | \$2.10 plus stamp duty                                |
| <b>Plan50 Chequing Account</b>   |   |
| Monthly Fee  | FREE  |
| Cheques, in-branch withdrawals, account transfers and bill payments      | FREE  |
| <b>Personal Foreign Currency Accounts</b>                                |   |
| <b>USD Account</b>   |   |
| Monthly Fee  | USD5.00   |
| In-branch withdrawals, account transfers and bill payments               | USD1.50   |
| <b>Business Deposit Accounts</b>   |   |
| <b>Current Account/Business Demand Deposit Account</b>                   |   |
| Minimum Monthly Fee  | \$25.00   |
| Per Cheque Fee   | \$1.60 + stamp duty                                   |
| Per Deposit Fee (cash/cheques)   | \$1.00  |
| <b>Business Foreign Currency Accounts</b>                                |   |
| <b>Foreign Currency Business Demand Deposit Account/Current Accounts</b> |   |
| Minimum Ledger Fee   | 0.50% on debit turnover (Minimum 10.00 Foreign Units) |

| General deposit-related  | XCD   |
|--|---|
| <b>Cheques</b>   |   |
| Cheque Books   | Full cost of cheque books   |
| Stop Payment   | \$30.00   |
| Return/Dishonoured/Chargeback                                      | Refer to your branch  |
| Cheque Fees  |   |
| 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 |
| <b>General</b>   |   |
| Cash Handling Fee - Deposits (OTC cash deposits ≥ \$10,000)        | 0.1% of amount (\$1.00 for every \$1000.00)                       |

| General deposit-related cont'd  | XCD  |
|---|--|
| Cash Handling Fee - Withdrawals (OTC cash withdrawals ≥ \$10,000)                                       | 0.5% of amount + security costs (where applicable) |
| 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  |

| Depository Services               | XCD                |
|-----------------------------------|--------------------|
| <b>Safe Deposit Box</b>           |                    |
| 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  |

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

| Night/Day Deposits/ Non-Stop Depository Services   | XCD  |
|--|--|
| Annual Service Charge  | \$150.00 (includes 100 free bags) or \$150.00 per annum per canvas/reusable wallet |
| Additional Disposable Bags   | \$150.00 per 100 bags  |
| Replacement/Repairs to Wallets   | \$150.00   |
| Replacement/Additional Key   | Full Costs (Minimum \$50.00)   |
| <b>Direct Credits/Debits and Payroll Services</b>  |  |
| <b>Automated Direct credits/debits (automated/self-serve and semi-automated) on us and not on us</b> |  |
|  | \$1.00 per items/trans   |
| <b>Manual Payroll Services (on us and not on us)</b>   |  |
|  | \$3.00   |
| Late submission (electronic)   | \$15.00  |
| Late submission (manual)   | \$30.00  |

| Sundry Fees  | XCD                          |
|--|------------------------------|
| 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 RBTT cheque (charged to non-RBTT clients only) | \$3.00 per cheque            |
| <b>Sundry Charges</b>  |                              |
| <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               | 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.



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| Sundry Fees    | XCD cont'd  |
|----------------|---|
| Audit Reports  | 1 year back - \$60.00<br>2 years back - \$75.00<br>3 years back - \$100.00<br>4-5 years back - \$200.00<br>6 years or more back - \$250.00    |
| Voucher Search | Less than 6 months - \$50.00<br>1 year back - \$60.00<br>2 years back - \$75.00<br>3 years back - \$100.00<br>4 years or more back - \$200.00 |

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

| Card Services                             | USD                  |
|---|----------------------|
| <b>Visa Classic / MasterCard Standard</b> |                      |
| Annual Membership Fee                     | \$60.00              |
| Annual Extra Card                         | \$30.00              |
| <b>Visa Gold</b>                          |                      |
| Annual Membership Fee                     | \$75.00              |
| Annual Extra Card                         | \$40.00              |
| <b>Visa Business</b>                      |                      |
| Annual Membership Fee                     | \$100.00             |
| Annual Extra Card                         | \$60.00              |
| <b>Credit Cards</b>                       |                      |
| Cash advance fee                          | 3.00% min \$5.00     |
| Over the limit fee                        | \$25.93              |
| Dishonoured Payment Fee                   | \$30.00              |
| Investigation fee                         | \$67.50 XCD          |
| Replacement card fee                      | \$30.00              |
| Reprinting a statement                    | \$10.00 XCD per page |
| Late payment fee                          | \$25.93              |
| Urgent Payment                            | \$35.00 XCD          |
| Rush Card Fee                             | \$75.00 XCD          |
| <b>ATM &amp; POS Charges</b>              |                      |
| ATM card                                  | <b>FREE</b>          |
| Replacement of ATM cards                  | \$20.00 XCD          |
| Deposit (cheque or cash)                  | NIL                  |
| Withdrawals*                              | \$1.00 XCD each      |

\*No charges for Plan 50 clients

| Lending Services                  | XCD  |
|-----------------------------------|--|
| <b>Mortgages</b>                  |  |
| Management fee - commitment fee   | For first 120 days after acceptance - no charge, thereafter 1% per annum payable pro rata on undrawn amount of accepted facility, minimum \$250.00 |
| Management fee - Closing fee      | 1% of mortgage amount, Minimum \$250.00  |
| <b>Consumer/Installment loans</b> |  |
| Management fee - Closing fee      | 1% loan amount minimum \$250.00  |
| Settlement letter                 | \$25.00  |
| All loans - late payment          | \$75.00 after 10 days  |
| <b>Overdrafts</b>                 |  |
| Minimum monthly fee               | \$30.00  |
| Management fee                    | 1% minimum \$250.00  |
| Overlimit fee                     | \$40.00 per item   |
| <b>Sundry charges</b>             |  |
| Statement of interest paid        | <b>FREE</b><br>Additional copy - \$25.00   |

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

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To find out more about 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](http://www.rbc.com/caribbean)

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