

Nevis Schedule of Fees & Charges

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 stamp duty
Swift Statements	
MT940/MT950 Statements fee	USD \$50 per month
Wire Transfers	
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 \$24.00 plus destination fee Caribbean - \$35.00 Americas - \$80.00 Rest of the World - \$85.00 Online \$20.00 plus destination fee Caribbean - \$25.00 Americas - \$70.00 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
Personal Savings Accounts	
Regular Savings Account	
Monthly Fee	\$5.00 if balance is \leq \$100.00
In-branch withdrawals, account transfers and bill payments	\$3.00
Paper statements	\$2.00
eStatements	FREE
Supreme Savings Account	
Monthly Fee	\$5.00 if balance is \leq \$1,000.00

Deposit Services cont'd	XCD
In-branch withdrawals, account transfers and bill payments	\$3.00
Paper statements	\$2.00
eStatements	FREE
Plan50 Savings Account	
Monthly Fee	FREE
In-branch withdrawals, account transfers and bill payments	FREE
Paper statements	FREE
eStatements	FREE
Personal Chequing Accounts	
Regular Chequing Account	
Monthly Fee	\$25.00 (minimum)
Cheques, in-branch withdrawals, account transfers and bill payments	\$2.10 plus stamp duty
Paper statements	FREE
eStatements	FREE
Plan50 Chequing Account	
Monthly Fee	FREE
Cheques, in-branch withdrawals, account transfers and bill payments	FREE
Paper statements	FREE
eStatements	FREE
Personal Foreign Currency Accounts	
USD Account	
Monthly Fee	USD5.00
In-branch withdrawals, account transfers and bill payments	USD1.50
Paper statements	USD0.75
eStatements	FREE
Business Deposit Accounts	
Current Account/Business Demand Deposit Account	
Minimum Monthly Fee	\$25.00
Per Cheque Fee	\$1.60 + stamp duty
Per Deposit Fee (cash/cheques)	\$1.00
Business Foreign Currency Accounts	
Foreign Currency Business Demand Deposit Account/Current Accounts	
Minimum Ledger Fee	0.50% on debit turnover (Minimum 10.00 Foreign Units)

General deposit-related	XCD
Cheques	
Cheque Books	Full cost of cheque books
Stop Payment	\$30.00
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	
Request for special/VIP clearings of cheques drawn on another bank	\$20.00
General	
Cash Handling Fee - Deposits (OTC cash deposits \geq \$10,000)	0.15% of amount (\$1.50 for every \$1000.00)
Cash Handling Fee - Withdrawals (OTC cash withdrawals \geq \$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	\$20.00

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

Standing Orders	XCD
Standing Order Set-up fee	\$10.00
Standing Order Amendment fee	\$10.00
Standing Order Fee (within RBTT and other local banks)	\$17.00
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)
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 per item/trans
Late submission (electronic)	\$15.00
Late submission (manual)	\$30.00
Biller Services	
Initial Set-up Fee	\$270.00

Sundry Fees	XCD
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 RBTT cheque (charged to non-RBTT clients only)	\$3.00 per cheque
Sundry Charges	
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 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.

Sundry Fees	XCD cont'd
Audit Reports	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	Less than 6 months - \$50.00 1 year back - \$60.00 2 years back - \$75.00 3 years back - \$100.00 4 years or more back - \$200.00

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

Card Services	USD
Visa Classic	
Annual Membership Fee	\$60.00
Annual Extra Card	\$30.00
Visa Gold	
Annual Membership Fee	\$75.00
Annual Extra Card	\$40.00
Visa Business	
Annual Membership Fee	\$100.00
Annual Extra Card	\$60.00
Credit Cards	
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
Paper statements	\$0.75
eStatements	FREE
ATM & POS Charges	
ATM card	FREE
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
Mortgages	
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
Settlement/ Statement Letter	\$140.00
Consumer/Installment loans	
Management fee - Closing fee	1% loan amount minimum \$300.00
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	0.50% of current OD Limit, min \$150.00
Temporary Accommodation Fee	1% of current OD Limit, min \$300.00
Sundry charges	
Statement of interest paid	FREE Additional copy \$25.00
*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
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

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.

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

Disclaimer

The content of this publication is to provide information to our clients. While efforts are made to ensure the accuracy and completeness of the information at the time of publication, errors and omissions may occur. You should not act or rely on the information herein without seeking the advice of a professional. RBTT Bank (SKN) Limited and its affiliates specifically disclaim any liability which is incurred as a consequence, directly or indirectly, of the use and application of any of the contents of this publication and, in its sole discretion, reserves the right to amend the contents of this publication with or without notice to users of the publication.



imagine *MORE* for yourself.