

St. Vincent Schedule of Fees & Charges

Payments & Transfers	XCD
Drafts	
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
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	\$20.00 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	
Day to Day Savings	
Monthly Fee	\$25.00
In-branch withdrawals (including transfers)	\$3.00 plus stamp duty
Free Items	5 FREE cheques
VIP Banking	
Monthly Fee	\$65.00
Free Items	Unlimited FREE In-branch/cheques/ATM
Personal Chequing Accounts	
Day to Day Banking	
Monthly Fee	\$25.00
In-branch withdrawals (including transfers)	\$3.00 plus stamp duty
Free Items	1 FREE debit
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/Dishonoured/Chargeback Cheque Fees	Refer to your branch
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
General	
Cash Handling Fee - Deposits (OTC cash deposits ≥ \$10,000)	0.1% of amount (\$1.00 for every \$1000.00)
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

General deposit-related cont'd	XCD
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
Safe Deposit Box	
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)

Direct Credits/Debits and Payroll Services	XCD
Automated Direct credits/debits (automated/self-serve and semiautomated) on us and not on us	\$1.00 per items/trans
Manual Payroll Services (on us and not on us)	\$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
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
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

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.

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 / MasterCard Standard	
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	5% min \$40.00
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	1.5% min \$40.00
Urgent Payment	\$35.00 XCD
Rush Card Fee	\$75.00 XCD
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
Consumer/Installment loans	
Management fee - Closing fee	1% loan amount minimum \$250.00
Settlement letter	\$35.00
All loans - late payment	\$75.00 after 10 days
Overdrafts	
Minimum monthly fee	\$30.00
Management fee	1% minimum \$250.00
Overlimit fee	\$40.00 per item
Sundry charges	
Statement of interest paid	FREE Additional copy - \$35.00
*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

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