

# St. Vincent Schedule of Fees & Charges

Payments & Transfers	XCD
<b>Drafts</b>	
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
<b>Swift Statements</b>	
MT940/MT950 Statements fee	USD \$50 per month
<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 \$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

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>Day to Day Savings</b>	
Monthly Fee	\$25.00
In-branch withdrawals (including transfers, cash withdrawals, bill payments, cash/cheque deposits)	\$5.00 per debit/credit
Paper statements	\$2.00
eStatements	FREE
<b>Personal Banking Accounts</b>	
<b>Day to Day Banking</b>	
Monthly Fee	\$25.00
In-branch withdrawals (including transfers, cash withdrawals, bill payments, cash/cheque deposits)	\$5.00 per debit/credit
Paper statements	FREE
eStatements	FREE
<b>VIP Banking</b>	
Monthly Fee	\$65.00
Free Items	Unlimited FREE In-branch/cheques/ATM
Paper statements	FREE
eStatements	FREE
<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 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
<b>General</b>	
Cash Handling Fee - Deposits (OTC cash deposits ≥ \$10,000)	0.15% of amount (\$1.50 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 Standing Orders	XCD
<b>Safe Deposit Box</b> 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	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 per item/trans
Late submission (electronic)	\$15.00
Late submission (manual)	\$30.00
<b>Biller Services</b>	
Initial Set-up Fee	\$270.00

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
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 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.

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(11/2018)

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</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	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
Paper statements	\$0.75
eStatements	<b>FREE</b>
<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 - Closing fee	1.25% of mortgage amount, Minimum \$250.00
Interest Rate Negotiation	\$280.00
Partial Prepayment Fee for New Mortgages - Annual lump sum allowed:	20% of principal amount. Any payment in excess - six (6) months interest on the current balance
Full Prepayment Fee for New Mortgages	Six (6) months interest on the current balance

Lending Services cont'd	XCD
Late payment fee	5% of outstanding installment amount (P&I), min \$75.00 after 10 days.
Settlement letter - \$140.00	
<b>Consumer/Installment loans</b>	
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 Consumer Loans	3 months interest on New current balance
Late payment fee	5% of outstanding installment amount (P&I), min \$75.00 after 10 days
Settlement letter	\$100.00
<b>Overdrafts</b>	
Minimum monthly fee	\$30.00
Management fee	1% minimum \$300.00
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
<b>Sundry charges</b>	
Statement of interest paid	<b>FREE</b> Additional copy \$35.00
*Note: For Refinancing of Residential Mortgage Facilities, only the closing fee is charged.	
<b>Business Banking</b>	
Late payment Fee	5% of principal and interest in arrears, min \$100.00 after 10 days
<b>New Commercial Mortgages</b>	
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

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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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