



Royal Bank

## Disclosure statement

### 1. GENERAL

This Disclosure Statement applies to the Account and each Card issued on the Account. Except as modified herein, the capitalised terms used in this Disclosure Statement shall have the meaning specified in the Cardholder Agreement.

This Agreement is your promise to be responsible for the use of your Client Card and your PIN. It tells you about your rights and duties. You should read it carefully. Selecting a PIN, or signing, activating or using a Client Card means that you have received and read this Agreement and agree to its terms. You will use your Client Card and PIN according to the terms of this Agreement and any other terms and conditions that we may advise you of from time to time.

### 2. DEFINITIONS

**“Automated Banking Machine Fee”** means the fee charged for a Cash Advance obtained from any automated banking machine or terminal other than a local RBC automated banking machine or terminal, in addition to the Cash Advance Fee;

**“Cash Advance Fee”** means the fee charged for an advance of cash obtained by use of the Credit Card and charged to the Account and includes the use of a Cheque or Balance Transfer, where available;

**“Dishonoured Payment Fee”** means the fee charged for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn, and which is in addition to any NSF service fee charged by that financial institution on the NSF cheque or other instrument;

**“Investigation Fee”** means the fee charged for any request to investigate a legitimate charge on my Account;

**“ISA Fee”** means the International Service Assessment fee Visa Inc. charges to Visa<sup>‡</sup> credit cards for cross-border transactions;

**“Late Payment Fee”** means the fee charged each time the required Minimum Payment shown on the Account Statement is not paid by the Payment Deadline Date shown on the Account Statement;

**“Over Limit Fee”** means the fee charged when the outstanding balance exceeds the authorised Credit limit at any time during the statement period. The fee is charged even if the transaction that caused the over-limit status occurred in a prior statement period;

**“Replacement Card Fee”** means the fee charged for each replacement Card required due to damage, loss, theft, etc.;

**“Rush Card Fee”** means the fee charged for urgent replacement of the credit card;

**“Statement Copy Fee”** means the fee charged for a copy of the Account Statement;

**“Urgent Payment Fee”** means the fee charged for any payment requiring immediate transaction posting;

**“Paper Statement Fee”** means the fee charged for the receipt of paper statements.



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### 3. ANNUAL FEE AND ACCOUNT CURRENCY

|   | Antigua | Interest Rates* |
|---|---------|-----------------|
| <b>PERSONAL CARDS</b>                           |         |                 |
| Visa Classic Applicant                          | 60 USD  | 20%             |
| Visa Classic Co-Applicant                       | 30 USD  |                 |
| Visa Gold Applicant (USD)                       | 75 USD  | 20%             |
| Visa Gold Co-Applicant (USD)                    | 40 USD  |                 |
| Visa Gold Applicant (XCD)                       | 150 XCD | 21%             |
| Visa Gold Co-Applicant (XCD)                    | 80 XCD  |                 |
| RBC Rewards Visa Platinum Applicant             | 270 XCD | 22%             |
| RBC Rewards Visa Platinum Co-Applicant          | 135 XCD |                 |
| <b>BUSINESS CARDS</b>                           |         |                 |
| Visa Business Applicant                         | 100 USD | 20%             |
| Visa Business Co-Applicant                      | 60 USD  |                 |
| Visa Corporate Expense Applicant                | 100 XCD | 21%             |
| Visa Corporate Expense Co-Applicant             | 50 XCD  |                 |
| RBC Rewards Visa Business Platinum Applicant    | 340 XCD | 22%             |
| RBC Rewards Visa Business Platinum Co-Applicant | 170 XCD |                 |

### 4. OTHER FEES

| Card Type                     | Antigua              |
|-------------------------------|----------------------|
| Cash Advance Fee              | 3%, min 10 XCD/5 USD |
| ISA Fee                       | 1%                   |
| Late Payment Fee              | 70 XCD/40 USD        |
| Over Limit Fee                | 70 XCD/40 USD        |
| Automated Banking Machine Fee | 5 XCD                |
| Dishonoured Payment Fee       | 60 XCD/30 USD        |
| Replacement Card Fee          | 30 XCD               |
| Statement Copy Fee            | 10 XCD per page      |
| Urgent Payment Fee            | 35 XCD               |
| Investigation Fee             | 67.50 XCD            |
| Rush Card Fee                 | 75 XCD               |
| Paper Statement Fee           | 2 XCD/0.75 USD       |
| eStatements                   | Free                 |

RBC Royal Bank reserves the right to add, change or withdraw any of the fees and benefits of the Card in accordance with the Cardholder Agreement.

\* Method of calculating interest is set out in the Cardholder Agreement.

Charges not listed above may be obtained from the Bank upon request.