



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[‡] 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

	St. Kitts and Nevis	Interest Rates*
PERSONAL CARDS		
Visa Gold Applicant	150 XCD	21%
Visa Gold Co-Applicant	80 XCD	
RBC Rewards Visa Platinum Applicant	270 XCD	22%
RBC Rewards Visa Platinum Co-Applicant	135 XCD	
BUSINESS CARDS		
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	St. Kitts and Nevis
Cash Advance Fee	3%, min 10 XCD
ISA Fee	1%
Late Payment Fee	70 XCD
Over Limit Fee	70 XCD
Automated Banking Machine Fee	5 XCD
Dishonoured Payment Fee	60 XCD
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
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.