

# RBC Royal Bank Saba Deposit Account Guide

Account	Description	Min Opening Balance	Monthly Fee	Number of FREE Debit Transactions (per month)	Debit + credit trans. fees	NetBank and ATM transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Facility Available*
<b>Banking Accounts</b>								
<b>RBC Day to Day Banking</b>	A basic chequing account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	USD 100.00	USD 10.00	-	Branch USD 2.00/EUR 1.50 ATM: <b>FREE</b> at RBC ATM's	<b>FREE</b>	No	Yes
<b>RBC No Limit Banking</b>	An enhanced banking account that offers unlimited free in branch and debit transactions, as well as, free banking at RBC Royal Bank ATMs.	USD 500.00	USD 15.00	UNLIMITED <b>FREE</b> Branch	Branch <b>FREE</b> ATM: <b>FREE</b> at RBC ATM's	<b>FREE</b>	No	Yes
<b>RBC VIP Banking</b>	An all-inclusive packaged designed to simplify your banking including unlimited debit transactions, credit card rebates, unlimited debits at RBC Royal Bank ATMs as well as other bank ATMs, free drafts, standing orders and much more.	USD 5,000.00	USD 30.00	UNLIMITED <b>FREE</b> Branch	Branch <b>FREE</b> ATM: <b>FREE</b> at RBC ATM's	<b>FREE</b>	No	Yes
<b>Savings Accounts</b>								
<b>RBC Day to Day Savings</b>	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	USD 100.00	USD 5.00	-	Branch USD 2.00/EUR 1.50 ATM: <b>FREE</b> at RBC ATM's	<b>FREE</b>	Yes (USD 100.00)	No
<b>RBC Enhanced Savings</b>	An enhanced savings accounts designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates.	USD 2,500.00	<b>FREE</b> if daily closing balance of USD 5,000.00 is maintained USD 5.00 if daily closing balance of USD 5,000.00 is not maintained	-	Branch USD 1.50 ATM: <b>FREE</b> at RBC ATM's	<b>FREE</b>	Yes (USD 2,500.00)	No
<b>RBC High Interest Bearing eSavings</b>	A premium esaving account that allows clients to manage their savings online. This account offers tiered interest rates so as your balance grows, interest earned increases.	USD 5,000.00	<b>FREE</b> if daily closing balance of USD 10,000.00 is maintained USD 10.00 if daily closing balance of USD 10,000.00 is not maintained	-	Branch USD 3.00 ATM: <b>FREE</b> at RBC ATM's	<b>FREE</b>	Yes (USD 5,000.00)	No
<b>Age-Based Accounts</b>								
<b>RBC Leo's Young Savers</b>	A basic savings account designed for children and youth ages 0 -18.	USD 50.00	<b>FREE</b>	-	Branch USD 1.50 ATM: <b>FREE</b> at RBC ATM's	<b>FREE</b>	Yes (no minimum)	No
<b>RBC Student Banking</b>	A banking account designed for persons 18-25 years old enrolled in a full time, post-secondary program.	USD 100.00	<b>FREE</b>	-	Branch USD 1.50 ATM: <b>FREE</b> at RBC ATM's	<b>FREE</b>	No	No
<b>RBC Plan 50</b>	A savings account specially designed for persons 60 years and over.	USD 1,000.00	<b>FREE</b> if daily closing balance of USD 5,000.00 is maintained USD 5.00 if daily closing balance of USD 5,000.00 is not maintained	-	Branch USD 1.50 ATM: <b>FREE</b> at RBC ATM's	<b>FREE</b>	Yes (USD 1,000.00)	No

\* Subject to standard credit criteria. ©/™ Trademark(s) of Royal Bank of Canada. Used under licence.

## Tip #1: Bank at your convenience and save

- > Use our NetBank service to pay bills and transfer between accounts.
- > Cash withdrawals cost much less when you use an RBC Royal Bank ATM.
- > Use RBC Royal Bank ATMs wherever possible to avoid paying extra charges for using other banks' ATMs.
- > These services are available to you any time at your convenience.

## Tip #4: Get overdraft protection

- > Avoiding the inconvenience and fees associated with having insufficient funds is easy with overdraft protection on your account.
- > Ask us how you can get this feature added to your Banking/Chequing Account.

## Tip #2: Choose the right account for you

- > If you have a Savings Account and you transact frequently in the branch, RBC Day to Day Banking Account may be suitable for you.
- > If you would like an all-inclusive banking package which provides you with a full range of personal banking services and benefits for one flat monthly fee, then our VIP Banking Account is right for you..
- > To ensure you have a suitable account to meet your needs, speak with an RBC Royal Bank Account Manager.

If you would like to review your current personal banking requirements to make sure you have a suitable combination of services to meet your needs, we will be happy to discuss the options that are right for you.

## Tip #3: Avoid fees by maintaining the minimum balance

- > If you have a Savings Account, you can avoid the monthly fee by maintaining the minimum balance requirement on your account.



**RBC Online Banking** – Stay up to date. Check balances, schedule bill payments, view your transaction history and track your spending 24/7.



**RBC Mobile app** – Bank on the go. Pay a bill, check balances, send money, deposit a cheque and more – all from your mobile phone.

To find out more about our Guide on Account Schedule or any other information not listed in this brochure:

- > Visit your nearest RBC Royal Bank Branch
- > Call 416-2454
- > Visit [www.rbc.com/caribbean](http://www.rbc.com/caribbean)

### Disclaimer

The content of this publication is for the general guidance and benefit of 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. RBC Royal Bank N.V. 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. RBC Royal Bank N.V. reserves the right to amend the terms and conditions stated in this publication.

\*Trademarks/registered trademarks of Visa and MasterCard International Incorporated. Used under licence.

®/™ Trademark(s) of Royal Bank of Canada. Used under licence.



Royal Bank

## Deposit Account Guide

Effective December 9, 2019

