

Tip #1: Bank at your convenience and save

- > Use our FREE Online Banking, Mobile Banking and Tellerphone Banking services to pay bills and transfer between accounts.
- > Use the ATM for FREE bill payments and transfers between accounts and lower charges for cash withdrawals.
- > These services are available to you any time at your convenience.
- > Use RBC Royal Bank ATMs wherever possible to avoid paying extra charges for using other banks' ATMs.

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, an 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 ask about our VIP Banking Account.
- > To ensure you have a suitable account to meet your needs, speak with an RBC Royal Bank Relationship Manager Financial Solutions.

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.



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.

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.

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

- > Visit your nearest RBC Royal Bank Branch
- > Call +(721) 546-7288
- > Visit 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

St. Maarten Personal Deposit Account Selection Guide

Effective March 1, 2022



RBC Royal Bank St. Maarten Personal Deposit Account Selection Guide

| Account | Description | Minimum Opening Balance | Monthly Fee | Number of FREE Debit Transactions per month | Additional Credit/Debit Transaction Fees | Digital Banking and ATM transfers between your RBC accounts | Pays Interest (Minimum balance to earn interest) | Overdraft Protection Available* |
|---|---|-------------------------|--|---|--|---|--|---------------------------------|
| Banking Accounts | | | | | | | | |
| RBC Day to Day Banking | A basic banking account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account. | ANG 100.00 | ANG 15.00 | — | Branch ANG 3.00 ATM: FREE at RBC ATMs | FREE | No | Yes |
| RBC No Limit Banking | An enhanced banking account that offers unlimited free in branch and debit transactions, as well as, free banking at RBC Royal Bank ATMs. | ANG 500.00 | ANG 15.00 | UNLIMITED FREE Branch | Branch FREE ATM: FREE at RBC ATMs | FREE | No | Yes |
| RBC VIP Banking | An all-inclusive package 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. | ANG 5,000.00 | ANG 30.00 | UNLIMITED FREE Branch | Branch FREE ATM: FREE at RBC ATMs | FREE | No | Yes |
| Savings Accounts | | | | | | | | |
| RBC Day to Day Savings | A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds. | ANG 100.00 | ANG 5.00 | — | Branch ANG 3.00 ATM: FREE at RBC ATMs | FREE | Yes (ANG 100.00) | No |
| RBC Enhanced Savings | An enhanced savings account designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates. | ANG 1,000.00 | FREE if daily closing balance of ANG 1,000.00 is maintained | — | Branch ANG 2.50 ATM: FREE at RBC ATMs | FREE | Yes (ANG 1,000.00) | No |
| | | | ANG 5.00 if daily closing balance of ANG 1,000.00 is not maintained | | | | | |
| RBC High Interest Bearing eSavings | 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. | ANG 2,000.00 | FREE if daily closing balance of ANG 2,000.00 is maintained | — | Branch ANG 5.00 ATM: FREE at RBC ATMs | FREE | Yes (ANG 5,000.00) | No |
| | | | ANG 10.00 if daily closing balance of ANG 2,000.00 is not maintained | | | | | |
| Age-Based Accounts | | | | | | | | |
| RBC Leo's Young Savers | A basic savings account designed for children and youth ages 0 -18. | ANG 50.00 | FREE | — | Branch ANG 2.50 ATM: FREE at RBC ATMs | FREE | Yes (no minimum) | No |
| RBC Student Banking | A banking account designed for persons 18-25 years old enrolled in a full time, post-secondary program. | ANG 100.00 | FREE | — | Branch ANG 2.50 ATM: FREE at RBC ATMs | FREE | No | No |
| RBC Plan 50 | A savings account specially designed for persons 60 years and over. | ANG 5,000.00 | FREE if daily closing balance of ANG 5,000.00 is maintained | — | Branch ANG 2.00 ATM: FREE at RBC ATMs | FREE | Yes (ANG 1,000.00) | No |
| | | | ANG 5.00 if daily closing balance of ANG 5,000.00 is not maintained | | | | | |

*Subject to standard credit criteria. ®/™ Trademark(s) of Royal Bank of Canada. Used under licence.
Effective March 1, 2022.