

RBC Royal Bank St. Maarten 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*
Banking Accounts								
RBC Day to Day Banking	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.	ANG 100.00	ANG 15.00	5 FREE Cheques	Branch ANG 3.00 Cheque ANG 1.50 ATM: FREE at RBC ATM's	FREE	No	Yes
RBC No Limit Banking	An enhanced banking account that offers unlimited free in branch, cheque and debit transactions, as well as, free banking at RBC Royal Bank ATMs.	ANG 500.00	ANG 15.00	UNLIMITED FREE Branch/Cheque Items	Branch/Cheque FREE ATM: FREE at RBC ATM's	FREE	No	Yes
RBC VIP Banking	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.	ANG 5,000.00	ANG 30.00	UNLIMITED FREE Branch/Cheque Items	Branch/Cheque FREE ATM: FREE at RBC ATM's	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 ATM's	FREE	Yes (ANG 100.00)	No
RBC Enhanced Savings	An enhanced savings accounts designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates.	ANG 1000.00	FREE if daily closing balance of ANG 1000.00 is maintained ANG 5.00 if daily closing balance of ANG 1000.00 is not maintained	-	Branch ANG 2.50 ATM: FREE at RBC ATM's	FREE	Yes (ANG 1,000.00)	No
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 5,000.00	FREE if daily closing balance of ANG 5,000.00 is maintained ANG 10.00 if daily closing balance of ANG \$5,000.00 is not maintained	-	Branch ANG 5.00 ATM: FREE at RBC ATM's	FREE	Yes (ANG 5,000.00)	No
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 ATM's	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	5 FREE Cheques	Branch ANG 2.50 Cheque ANG 1.50 ATM: FREE at RBC ATM's	FREE	No	No
RBC Plan 50	A savings account specially designed for persons 60 years and over.	ANG 1,000.00	FREE if daily closing balance of ANG 5,000.00 is maintained ANG 5.00 if daily closing balance of USD 5,000.00 is not maintained	-	Branch ANG 2.00 ATM: FREE at RBC ATM's	FREE	Yes (ANG 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 +(721) 546-7288
- > Visit www.rbc.com/caribbean

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