

RBC Royal Bank Saba Personal Schedule of Fees and Charges

Banking Accounts

RBC Day to Day Banking

Monthly fee	USD 10.00/EURO 35.00*
Debit + credit trans. fees	Branch: USD 2.00/EUR 1.50 ATM: FREE at RBC ATM's

RBC No Limit Banking

Monthly fee	USD 15.00/EURO 35.00*
Number of free monthly debit trans.	Unlimited FREE branch/ cheque items
Additional debit trans. fees	ATM: FREE at RBC ATM's

RBC VIP Banking

Monthly fee	USD 30.00/EURO 35.00*
Number of free monthly debit trans.	Unlimited FREE branch/ cheque items
Additional debit trans. fees	ATM: FREE at RBC ATM's

Savings Accounts

RBC Day to Day Savings

Monthly fee	USD 5.00/EURO 35.00*
Debit + credit trans. fees	Branch: USD 2.00/EUR 1.50 ATM: FREE at RBC ATM's

RBC Enhanced Savings

Monthly fee	USD 5.00 if daily closing balance of USD 5,000.00 is not maintained EURO 35.00*
Additional debit trans. fees	Branch: USD/EUR 1.50 ATM: FREE at RBC ATM's

RBC High Interest Bearing eSavings

Monthly fee	USD 10.00 if daily closing balance of USD 10,000.00 is not maintained
Debit trans. fees	Branch: USD 3.00 ATM: FREE at RBC ATM's

Age-based Accounts

RBC Leo's Young Savers

Monthly fee	FREE
Additional debit trans. fees	Branch: USD 1.50 ATM: FREE at RBC ATM's

RBC Student Banking

Monthly fee	FREE
Debit trans. fees	Branch: USD/EUR 1.50 ATM: FREE at RBC ATM's

RBC Plan 50 Savings

Monthly fee	USD 5.00 if daily closing balance of USD 5,000.00 is not maintained
Debit trans. fees	Branch: USD 1.50 ATM: FREE at RBC ATM's

Payments & transfers

Ingoing Payments

Local incoming payments to USD account **FREE**

International incoming payments
For amounts between USD 1.00 - 5,587.00: USD 5.50
For amounts over USD 5,588.00: USD 8.34

Outgoing Payments Local Outgoing Transfers

	Over the Counter	RBC Net Bank™
To own account at RBC	FREE	FREE
To a 3rd party at RBC	USD 2.00	FREE
To another local bank	USD 5.59	USD 3.50

Inter-island Outgoing Transfers

Outgoing to RBC Curacao, Bonaire or St. Maarten	USD 3.35	USD 2.79
Outgoing to another bank in Curacao, Bonaire or St. Maarten	USD 5.59	USD 3.50

International Outgoing Transfers

International outgoing wire transfers*	USD 25.00 plus 1/8% min. USD 10.00 max. USD 500.00	USD 15.73 plus 1/8% min. USD 5.59 max. USD 279.33
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Foreign bank charges EUR 25.00 / USD 20.00

*Plus beneficiary charge if applicable. The beneficiary charge is the foreign bank's fee for effecting the payment. This charge will be deducted from the amount sent unless otherwise indicated. Please ask your branch for details.

Automatic Payments (standing orders)

Standing order between accounts held by same client at RBC	USD 5.00
Standing order to 3rd party at RBC	USD 5.00
Standing order to other local banks	USD 7.00
Payment of utilities	USD 1.70
Adjustments to standing order due to insufficient balance on account	USD 5.60
Set-up fee	USD 3.00
Amendment fee	USD 3.00
S/O NSF	USD 3.00
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	USD 15.00 + tax

Bulk Cash Fees

Exchange of coins	1% of value of coins min. USD 5.00 (if value of coins ≥ US 100)
Coin orders	1% of value of coins min. USD 10.00
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% of amount (if cash amount ≥ USD 10,000.00)
Large cash handling OTC daily deposit (local currency) fee	0.1% of daily total amount if OTC cash is ≥ \$10,000

Banker's Cheques

Certified cheques (local)	USD 11.00
Certified cheques (foreign) amounts below 25K	USD 25.00
amounts same as or above 25K and over	USD 35.00

Administrative Fees

Current Account

Monthly fee for non-resident/offshore (International Bank)	20.00 units of the currency of the a/c EURO 35.00*
Interim statement and duplicate statement	USD 10.50
Dormant a/c fees	USD /other currency 2.50 per month (after 2 years)
Copies of statements (regular accounts)	Onshore: USD 5.00 per statement number Offshore: USD 20.00
Copies of statements (Credit card)	USD 10.00
Reference letter	USD 5.60
Interest letter/statement	Current year: FREE All other: USD 22.00 per letter

Business services

Night & Day Depository Services

Special Monthly administrative fee for deposits in excess outage	Fee calculated > 10% of deposit based on cost to solution
Disposable Bags Disposable Night Bag	USD 36.30 per 100 bags

Saba Schedule of Fees & Charges

(12/2019)

Electronic Banking

Online Banking - Netbank

Monthly subscription fee

Personal clients	FREE
Local Business Banking clients	USD 35.00
International Business Banking clients	USD 45.00
Hard Token (replacement)	USD 25.00
eStatements	FREE
Printed statements	USD/EUR 0.75 per cycle

Card Services

Visa Classic

Annual membership fee	USD 50.00
Annual co-applicant fee	USD 25.00
Fraud protection fee	USD 20.00

Visa Gold

Annual membership fee**	USD 77.25
Annual co-applicant fee	USD 28.65
Annual Fraud protection	USD 30.00

Visa Business

Annual membership fee**	USD 105.00
Annual Co-Applicant fee	USD 52.50
Fraud protection fee	USD 30.00

RBC Rewards Visa Platinum

Annual membership fee	USD 115.00
Annual Co-Applicant fee	USD 50.00

Card Fees

Urgent payment fee	USD 10.00
Cash advance (%) RBC ATM	3% min. USD 5.00
Cash advance (%) Non RBC ATM	3% min. USD 5.00
Late payment fee	2.5% min. USD 35.00
Over the limit fee	5% min. USD 20.00
Investigation fee	USD 10.00
Credit Card Replacement Fee	USD 20.00
Interest rate	18%

** Annual Membership and Extra Card fees include taxes

Card Services cont'd

ATM & POS charges

Withdrawals from RBC Royal Bank ATM	FREE
Withdrawals at non-RBC on Cashnet (Aruba, Bonaire, Curacao, Saba and St. Maarten)	USD 1.12 plus the exchange rate per trans.
Withdrawals at ATMs on the MasterCard/Cirrus Network	USD 2.35 plus the exchange rate per trans.
Withdrawals at the RBC Royal Bank ATMs: Aruba/Bonaire/Curacao/St. Maarten	USD 0.56 plus the exchange rate per trans.
Withdrawals at the RBC Royal Bank ATMs in Trinidad and Tobago/Eastern Caribbean	USD 2.35 plus the exchange rate per trans.
Balance Enquires at ATMs on the MasterCard/Cirrus Network	USD 0.27
Declines at RBC or non-RBC ATMs on the MasterCard/Cirrus Network	USD 0.56
POS	
Purchases at domestic merchants	FREE
Purchases at international merchants on the Cashnet Network*	FREE
Purchases at international merchants on the MasterCard/Maestro Network*	FREE
Declines (NSF) at international merchants on Master Card/Maestro Network	USD 0.56
Card replacement fee	USD 10.00

*Exchange rates will apply



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 Schedule of Fees and Charges or any other information not listed in this brochure:

> Visit your nearest RBC Royal Bank Branch

> Call 416-2454

> Visit www.rbc.com/caribbean

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Royal Bank

Personal Schedule of service fees and account charges

Effective December 9, 2019

