

RBC Royal Bank SXM Personal Schedule of Fees and Charges

Banking Accounts

RBC Day to Day Banking

Monthly fee	ANG 15.00/USD 10.00/ EURO 35.00*
Number of free monthly debit trans.	5 FREE cheque items
Debit + credit trans. fees	Branch: ANG 3.00/ USD/EUR 1.50 Cheque: ANG 1.50/ USD/EUR 1.00 ATM: FREE at RBC ATM's

RBC No Limit Banking

Monthly fee	ANG/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	ANG/USD 30.00 EUR 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/ANG 5.00 EUR 35.00*
Debit + credit trans. fees	Branch: ANG 3.00/ USD/ EUR 1.50 ATM: FREE at RBC ATM's

RBC Enhanced Savings

Monthly fee	ANG 5.00 if daily closing balance of ANG 1,000.00 is not maintained EUR 35.00*
Additional debit trans. fees	Branch: ANG 2.50/ USD/ EUR 1.50 ATM: FREE at RBC ATM's

RBC High Interest Bearing eSavings

Monthly fee	ANG/USD 10.00 if daily closing balance of USD 5,000.00 is not maintained
Debit trans. fees	ANG/USD 5.00

Age-based Accounts

RBC Leo's Young Savers

Monthly fee	FREE
Additional debit trans. fees	Branch: ANG 2.50 ATM: FREE at RBC ATM's

RBC Student Banking

Monthly fee	FREE
Number of free monthly debit trans.	5 Cheque items
Additional debit trans. fees	Branch: ANG 2.50/USD 1.50 Cheque: ANG 1.50/USD 1.00 ATM: FREE at RBC ATM's

RBC Plan 50 Savings

Monthly fee	ANG 5.00 if daily closing balance of USD 5,000.00 is not maintained
Additional debit trans. fees	Branch: ANG 2.00 ATM: FREE at RBC ATM's

Wire transfers

Ingoing Payments

Local incoming payments to ANG account	FREE
International incoming payments For amounts between ANG 1.00 - 10,000.00:	ANG 9.85/USD 5.50
For amounts over ANG 10,000.00:	ANG 15.00/USD 8.34

Outgoing Payments Local Outgoing Transfers

To own account at RBC	FREE	FREE
To a 3rd party at RBC	ANG 3.50/ USD 2.00	FREE
To another local bank	ANG 7.50/ USD 4.19	ANG 6.27/ USD 3.50

Inter-island Outgoing Transfers

Outgoing to RBC Curacao and Bonaire	ANG 6.00/ USD 3.35	ANG 2.68/ USD 1.50
Outgoing to another bank in Saba	ANG 7.00/ USD 3.91	ANG 2.68/ USD 1.50
Outgoing to another bank in Curacao and Bonaire	ANG 18.00/ USD 10.50	ANG 5.50/ USD 3.00
Outgoing to another bank in Aruba	1/4% min. ANG 18.50/ USD 10.34 Max ANG 92.00/ USD 51.51	Same as Over the Counter

Wire transfers cont'd

	Over the Counter	RBC Net Bank™
Inter-island Outgoing Transfers	ANG 44.00/ USD 24.58 Plus 1/8% min. ANG 25.00/ USD 13.97, Max ANG 545.00/	ANG 28.50/ USD 15.92 Plus 1/8% min. ANG 25.00/ USD 13.97, Max ANG 545.00/
International outgoing wire transfers - Resident*	USD 304.47	USD 304.47
International outgoing wire transfers - Non-resident*	ANG 44.00/ USD 24.58 Plus 1/8% min. ANG 25.00/ USD 13.97, max. ANG 920.00/ USD 513.97	ANG 28.50/ USD 15.92 Plus 1/8% min. ANG 25.00/ USD 13.97, max. ANG 545.00/ USD 304.47
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. Where requested this amount can be debited from your account at time of transaction. Please ask your branch for details.

Business Services

Night & Day Depository Services Annual Admin fee	ANG 80.00/USD 45.00
Disposable Bags Disposable Night Bag	ANG 65.00/USD 36.30 per 100 bags

Bulk Cash Fees

Exchange of coins	1% of value of coins min. ANG 5.00 (if value of coins ≥ ANG 100.00)
Coin orders	1% of value of coins min. ANG 10.00
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% of amount if cash amount ≥ ANG 10,000.00)
Large cash handling OTC daily deposit (local currency) fee	0.1% of daily total amount if OTC cash is ≥ \$10,000

Automatic Payments (standing orders)

Standing order between accounts held by the same client within RBC Royal Bank	ANG 5.00/USD 2.79
Standing order to third parties at RBC Royal Bank	ANG 8.00/USD 4.50
Standing order to other local banks	ANG 13.00/USD 7.25
Standing orders for bill payments	ANG 7.50/USD 4.25
Set-up fee	ANG 5.00 /USD 3.00
Amendment fee	ANG 5.00 /USD 3.00
S/O NSF fee	ANG 5.00 /USD 3.00
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	ANG 25.00/USD 13.92 + tax

Cheques

Cheque books of 20	ANG 25.00/USD 14.00
Cheque books of 40	ANG 50.00/USD 27.00
Stop payment of cheques	ANG 18.50/USD 10.50
Cancel stop payment	ANG 18.50/USD 10.50
Returned cheque on issuer*	ANG 15.00/USD 8.25 - ANG 25.50/USD 15.50
Returned cheques on depositor*	ANG 15.00/USD 8.25
Honored cheques or items with insufficient funds	ANG 10.00/USD 5.50

*Return on issuer and depositor fee includes cheque discrepancies and insufficient funds

Banker's Cheques

Certified cheques (local)	ANG 20.00/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	ANG 19.00/USD 10.50
Dormant a/c fees	ANG 5.00 per month, USD /other currency 2.50 per month (after 2 years)
Copies of statements (regular accounts) per statement number	ANG 9.50/USD 5.50
Copies of statements (Credit Card)	ANG 18.50/USD 10.50

Administrative Fees cont'd

Reference letter	ANG 10.50/USD 6.50
Interest letter/statement	Current year: FREE All other: ANG 40.00/ USD 22.00 per letter
Credit reference forms (Business Banking clients)	ANG 18.50/USD 10.50
Embassy letters	ANG 18.50/USD 10.50

Electronic Banking

Online Banking - Netbank

Monthly subscription fee	
Personal clients	FREE
Local Business Banking clients	ANG 66.00/USD 35.00
International Business Banking clients	ANG 85.00/USD 45.00
Hard Token (replacement)	ANG 45.00/USD 25.00
eStatements	FREE
Printed statements	ANG 1.50, USD/EUR 0.75 per cycle

Card Services

Visa Classic

Annual membership fee**	USD 50.00
Annual co-applicant fee	USD 25.00
Annual 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

RBC ANG Visa Platinum

Annual membership fee	ANG 180
Annual co-applicant fee	ANG 90
Interest Rate	18%

* Excludes all Youth Savings Accounts

** Annual Membership and Extra Card fees include taxes

Card Services cont'd

Card Fees

Urgent payment fee	USD 10.50
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
NSF Cheque	USD 35.00
Investigation fee	USD 10.00
Credit Card Replacement Fee	USD 20.00

ATM & POS charges

Withdrawals from RBC Royal Bank ATM	FREE
Withdrawals at non-RBC on Cashnet (Aruba, Bonaire, Curacao, Saba and St. Maarten)	ANG 2.00 plus the exchange rate per trans.
Withdrawals from other ATMs MasterCard/Cirrus Network	ANG 4.20 plus the exchange rate per trans.
Withdrawals at the RBC Royal Bank ATMs: Aruba, Bonaire, Curacao, Saba and St. Maarten	ANG 2.00 plus the exchange rate per trans.
Withdrawals at the RBC Royal Bank ATMs in Trinidad and Tobago/Eastern Caribbean	ANG 4.20 / USD 2.35 plus the exchange rate per trans.
Balance Enquires at ATMs on the MasterCard/Cirrus Network	ANG 0.50
Declines (NSF) at RBC or non-RBC ATMs on the MasterCard/Cirrus Network	ANG 1.00
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 at international merchants on MasterCard/Maestro Network	ANG 1.00
Card Replacement	ANG 20.00 / 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 +(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

Personal Schedule of service fees and account charges

Effective December 9, 2019

