

Card Services cont'd

POS	
Purchases at domestic merchants	FREE
Purchases at international merchants on MasterCard/Maestro Network**	FREE
Declines at international merchants on Master Card/Maestro Network	XCG 1.00
Card Replacement	XCG 20.00/USD 10.00
**ExchXCGe rates will apply.	

Lending Services

Term Loans	
Closing Fee	1% min. XCG 279.00/USD 153.00
Refinance Fee (for loans refinanced under 1 year only)	1% of amount, min. XCG 279.00/USD 153.00 + an additional \$100.00
Waiver of Installment	Interest cost (for period of waiver) + \$40.00 (in currency of facility)
Partial/Full prepayment	4 months interest of current loan balance, min. XCG 500.00/USD 279.00
Residential Mortgages	
Closing Fee	1% of all mortgage types except Construction which carries 1.25% of principal
Refinance Fee for mortgages (under 1 year only)	1% of new funds borrowed
Partial prepayment (new loans)	Annual lump sum allowed: 20% of original principal amt. Any payment in excess: 6 months interest of current loan balance
Full Prepayment (new loans)	6 months interest of current loan balance
Revolving Credit	
Overdraft Protection/Private Limit	
Closing fee	1% of approved limit, min. XCG 179.00/USD 100.00
Annual Review	0.50% of approved limit, min. XCG 90.00/USD 50.00
Personal Line of Credit	
Closing fee	1% of approved limit
Annual Review	0.50% of approved limit
Temporary Accommodation Fee	1% of increased limit
Letters/ Other	
Residential Mortgages only	
Statement letter	Free of charge
Settlement/Balance letter	USD 50.00
All other credit facilities	
Statement letter	current year: Free of charge previous years: XCG 40.00/USD 22.00
Settlement/Balance letter	\$100.00 flat fee in currency of facility

For details of our other charges, please contact your Account Executive or our RBC Service Line at +(721) 546-7288 (St. Maarten).

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RBC Royal Bank maintains the right to be able to adapt their charges to conform to market circumstances. These charges are inclusive of Value Added Tax (VAT).



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 Personal 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

Disclaimer

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Royal Bank

St. Maarten
Personal
Schedule of
Service Fees and
Account Charges

Effective March 1, 2022



RBC Royal Bank St. Maarten Personal Schedule of Service Fees and Account Charges

Banking Accounts

RBC Day to Day Banking	
Monthly fee	XCG 15.00/USD 10.00/EUR 35.00*
Debit + credit trans. fees	Branch: XCG 3.00/USD/EUR 1.50 ATM: FREE at RBC ATMs
RBC No Limit Banking	
Monthly fee	XCG/USD 15.00/EUR 35.00*
Number of free monthly debit trans.	Unlimited FREE branch
Additional debit trans. fees	ATM: FREE at RBC ATMs
RBC VIP Banking	
Monthly fee	XCG/USD 30.00/EUR 35.00*
Number of free monthly debit trans.	Unlimited FREE branch
Additional debit trans. fees	ATM: FREE at RBC ATMs
*New accounts no longer offered in EUR currency	

Savings Accounts

RBC Day to Day Savings	
Monthly fee	XCG 5.00/ EUR 35.00* USD 5.00 if daily closing balance of USD 1,000.00 is not maintained
Debit + credit trans. fees	Branch: XCG 3.00/USD/EUR 1.50 ATM: FREE at RBC ATMs
Paper Statements	XCG 3.00/USD/EUR 0.75 per cycle
RBC Enhanced Savings	
Monthly fee	XCG/USD 5.00 /EUR 35.00* if daily closing balance of XCG/USD 1000.00 is not maintained
Additional debit trans. fees	Branch: XCG 2.50/USD/EUR 1.50 ATM: FREE at RBC ATMs
Paper Statements	XCG 3.00/USD/EUR 0.75 per cycle
*New accounts no longer offered in EUR currency	
RBC High Interest Bearing eSavings	
Monthly fee	XCG/USD 10.00 if daily closing balance of XCG 2,000.00/ USD 5000.00 is not maintained
Debit trans. fees	XCG/USD 5.00
Paper Statements	XCG 3.00/USD 0.75 per cycle

Age-Based Accounts

RBC Leo's Young Savers	
Monthly fee	FREE
Additional debit trans. fees	Branch: XCG 2.50/ USD 1.50 ATM: FREE at RBC ATMs
RBC Student Banking	
Monthly fee	FREE
Additional debit trans. fees	Branch: XCG 2.50/ USD 1.50 ATM: FREE at RBC ATMs
RBC SixtyPlus / Plan50 Savings	
Monthly fee	XCG 5.00 if daily closing balance of XCG 5,000.00 is not maintained
Additional debit trans. fees	Branch: XCG 2.00 ATM: FREE at RBC ATMs

Certificate of Deposits / Term Deposits

Contact us for current rates and terms.	
Purchase or redemption on maturity date	FREE
Fee for breaking before maturity date	2% of Principal, minimum XCG/USD 200.00
Fee applies from January 1st 2024	

General Deposit-related /Sundry Fees

Dormant Account Fees	XCG 5.00 per month USD/ other currency 2.50 per month (after 2 years inactive)
Interim/ Duplicate Statement	XCG 20.00/USD 11.00
Copies of statements (regular accounts) per statement number	XCG 9.50/USD 5.50
Copies of statements (Credit Card)	XCG 18.50/USD 10.50
Reference Letter	XCG 10.50/USD 6.50
Interest Statement/Letter	Current year: FREE All other years: XCG 40.00/ USD 22.00 per letter
Embassy Letters	XCG 18.50/USD 10.50
Account Balance And Date Of Opening	XCG 10.50 / USD 6.50
Payroll Credit Dates And Amount	XCG 10.50 / USD 6.50
Standing Order Related	XCG 10.50 / USD 6.50
Transaction On Accounts	XCG 10.50 / USD 6.50
Bulk Cash Solutions	
Exchange of coins	1% of value of coins min. XCG 5.00 (if value of coins ≥ XCG 100.00)
Coin orders	1% of value of coins min. XCG 10.00
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% of amount (if cash amount ≥ XCG 10,000)
Large Cash Handling Fee - OTC deposit (local currency)	0.1% of amount (if cash amount ≥ \$10,000)

Depository Services

Safe Deposit Boxes	
Small	XCG 150.00
Medium	XCG 200.00
Large	XCG 350.00

Payment Services

Drafts	
Issuance of Local Currency Drafts	XCG 20.00/USD 11.00
Issuance of Foreign Currency Drafts < \$25,000	30 units of local currency
≥ \$25,000	35 units of local currency
Foreign Currency Cheque Negotiation fee	6 units of respective currency of cheque
Standing orders	
Set-up fee	XCG 7.00/USD 5.00
Automatic payments to same name account in RBC	XCG 6.00/USD 3.79
Automatic payments to third party account in RBC	XCG 9.00/USD 5.50
Automatic payments to other local banks	XCG 14.00/USD 8.25
Standing orders for bill payments	XCG 7.50/USD 4.25
Amendment fee	XCG 7.00/USD 5.00

Payment Services cont'd

Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	XCG 27.00/USD 15.92 + tax
Standing Order reversal fee - NSF	XCG 5.00 /USD 3.00
Foreign standing order	0.125% min. 27.00, max 505.00 + applicable draft/ wire fee

Wire Transfers

Incoming Wire Transfers		
Local incoming to XCG account	FREE	
International incoming		
For amounts ≤ XCG 10,000	XCG 9.85/USD 5.50	
For amounts > XCG 10,000	XCG 15.00/USD 8.34	
Outgoing Wire Transfers		
Local Outgoing	Branch	Online
To own account at RBC	FREE	FREE
To third party at RBC	XCG 3.50/ USD 2.00	FREE
To another local bank	XCG 7.50/ USD 4.19	XCG 6.27 USD 3.50
Inter-island Outgoing		
To RBC Saba	XCG 3.58/ USD 2.00	XCG 1.79/ USD 1.00
To RBC Curaçao and Bonaire	XCG 6.00/ USD 3.35	XCG 2.68/ USD 1.50
To another bank in Saba	XCG 7.00/ USD 3.91	XCG 2.68/ USD 1.50
To another bank in Curaçao and Bonaire	XCG 18.00/ USD 10.50	XCG 5.50/ USD 3.00
To another bank in Aruba	1/4% min. XCG 18.50/ USD 10.34 max. XCG 92.00/ USD 51.51	same as Branch
International Outgoing	Branch	Online
Resident*	XCG 44.00/ USD 24.58 + 1/8% min. XCG 25.00/ USD 13.97 max. XCG 545.00/ USD 304.47	XCG 28.50/ USD 15.92 + 1/8% min. XCG 25.00/ USD 13.97 max. XCG 545.00/ USD 304.47
Non-Resident*	XCG 44.00/ USD 24.58 + 1/8% min. XCG 25.00/ USD 13.97 max. XCG 920.00/ USD 513.97	XCG 28.50/ USD 15.92 + 1/8% min. XCG 25.00/ USD 13.97 max. XCG 545.00/ USD 304.47
Wire Transfers - Other		
Foreign bank charges	EUR 25.00 / USD 20.00	
Wire Transfer Investigation Fee: Amendments, Recalls, Returns, Trace	XCG 54.00/ USD 30.00	

Wire Transfers cont'd

*Clients have the option to pay the additional beneficiary charge, which is the Foreign Banks' fee for effecting the payment. International Banks reserve the right to adhere/not adhere to this request and additional beneficiary charges may still be deducted. When the Foreign Bank Charge is paid upon remitting the wire, this charge is applicable to our Correspondent Bank ONLY. Please speak with your branch for further details.

Digital Banking (Online & Mobile Banking)

Personal Account	
Monthly Fee	FREE
Electronic Statements (e-Statements)	FREE

Card Services

Credit Cards Annual Fees	
Visa Classic	
Applicant* / Co-applicant	USD 50.00 / USD 25.00
Visa Gold	
Applicant* / Co-applicant	USD 77.25 / USD 28.65
Visa Business	
Applicant */ Co-applicant	USD 105.00 / USD 52.50
RBC Rewards Visa Platinum	
Applicant* / Co-applicant	USD 115.00 / USD 50.00
*Annual Membership and Extra Card fees include taxes.	
Additional 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
Investigation fee	USD 10.00
Over the limit fee	5% min. USD 20.00
Late payment fee	2.5% min. USD 35.00
NSF cheque	USD 35.00
Replacement Credit Card fee	USD 20.00
Paper statement fee	USD 1.50
Duplicate statement	USD 10.60
Interest Rate	18%
ATM & POS charges	
Withdrawal at RBC Royal Bank ATM	FREE
Withdrawals at ATMs on MasterCard/ Cirrus Network	XCG 4.20 + the exchange rate per trans.
Withdrawals at RBC Royal Bank ATMs: Aruba/Bonaire/Curaçao/Saba/St. Maarten	XCG 2.00 + the exchange rate per trans.
Withdrawals at RBC Royal Bank ATMs: Trinidad and Tobago/Eastern Caribbean	XCG 4.20/USD 2.35 + the exchange rate per trans.
Debit Card Replacemnt Fee	XCG 20.00
Balance Enquires at ATMs on MasterCard/Cirrus Network	XCG 0.50
Declines (NSF) at RBC or non-RBC ATMs on MasterCard/Cirrus Network	XCG 1.00