

Card Services cont'd

POS

Purchases at domestic merchants	FREE
Purchases at international merchants on Cashnet Network**	FREE
Purchases at international merchants on MasterCard/Maestro Network**	FREE
Declines at international merchants on Master Card/Maestro Network	ANG 1.00
Card Replacement	ANG 20.00/USD 10.00

**Exchange rates will apply.

Lending Services

Term Loans

Closing Fee	1% min. ANG 279.00/USD 153.00
Refinance Fee (for loans refinanced under 1 year only)	1% of amount, min. ANG 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. ANG 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. ANG 179.00/USD 100.00
Annual Review	0.50% of approved limit, min. ANG 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: ANG 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).

Publication of March 1, 2022.

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	ANG 15.00/USD 10.00/ EUR 35.00
Debit + credit trans. fees	Branch: ANG 3.00/ USD/EUR 1.50 ATM: FREE at RBC ATMs

RBC No Limit Banking	
Monthly fee	ANG/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	ANG/USD 30.00/ EUR 35.00
Number of free monthly debit trans.	Unlimited FREE branch
Additional debit trans. fees	ATM: FREE at RBC ATMs

Savings Accounts

RBC Day to Day Savings	
Monthly fee	ANG/USD 5.00/ EUR 35.00
Debit + credit trans. fees	Branch: ANG 3.00/ USD/EUR 1.50 ATM: FREE at RBC ATMs

Paper Statements	ANG 3.00; USD/EUR 0.75 per cycle
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RBC Enhanced Savings	
Monthly fee	ANG/USD 5.00 / EUR 35.00 if daily closing balance of ANG 1,000.00 is not maintained

Additional debit trans. fees	Branch: ANG 2.50/ USD/EUR 1.50 ATM: FREE at RBC ATMs
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Paper Statements	ANG 3.00; USD/EUR 0.75 per cycle
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RBC High Interest Bearing eSavings	
Monthly fee	ANG/USD 10.00 if daily closing balance of ANG 2,000.00 is not maintained

Debit trans. fees	ANG/USD 5.00
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Paper Statements	ANG 3.00; USD/EUR 0.75 per cycle
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Age-Based Accounts

RBC Leo's Young Savers	
Monthly fee	FREE
Additional debit trans. fees	Branch: ANG 2.50/ USD 1.50 ATM: FREE at RBC ATMs

RBC Student Banking	
Monthly fee	FREE
Additional debit trans. fees	Branch: ANG 2.50/ USD 1.50 ATM: FREE at RBC ATMs

RBC Plan 50 Savings	
Monthly fee	ANG 5.00 if daily closing balance of ANG 1,000.00 is not maintained
Additional debit trans. fees	Branch: ANG 2.00 ATM: FREE at RBC ATMs

General Deposit-related /Sundry Fees

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

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

Payment Services

Drafts	
Issuance of Local Currency Drafts	ANG 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
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Standing orders	
Set-up fee	ANG 7.00/USD 5.00

Automatic payments to same name account in RBC	ANG 6.00/USD 3.79
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Automatic payments to third party account in RBC	ANG 9.00/USD 5.50
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Automatic payments to other local banks	ANG 14.00/USD 8.25
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Standing orders for bill payments	ANG 7.50/USD 4.25
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Amendment fee	ANG 7.00/USD 5.00
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Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	ANG 27.00/USD 15.92 + tax
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Payment Services cont'd

Standing Order reversal fee - NSF	ANG 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 ANG account	FREE

International incoming	
For amounts ≤ ANG 10,000	ANG 9.85/USD 5.50
For amounts > ANG 10,000	ANG 15.00/USD 8.34

Outgoing Wire Transfers		
Local Outgoing	Branch	Online
To own account at RBC	FREE	FREE
To third 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
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Inter-island Outgoing		
To RBC Saba	ANG 3.58/ USD 2.00	ANG 1.79/ USD 1.00

To RBC Curaçao and Bonaire	ANG 6.00/ USD 3.35	ANG 2.68/ USD 1.50
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To another bank in Saba	ANG 7.00/ USD 3.91	ANG 2.68/ USD 1.50
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To another bank in Curaçao and Bonaire	ANG 18.00/ USD 10.50	ANG 5.50/ USD 3.00
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To another bank in Aruba	1/4% min. ANG 18.50/ USD 10.34 max. ANG 92.00/ USD 51.51	same as Branch
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International Outgoing	Branch	Online
Resident*	ANG 44.00/ USD 24.58 + 1/8% min. ANG 25.00/ USD 13.97 max. ANG 545.00/ USD 304.47	ANG 28.50/ USD 15.92 + 1/8% min. ANG 25.00/ USD 13.97 max. ANG 545.00/ USD 304.47

Non-Resident*	ANG 44.00/ USD 24.58 + 1/8% min. ANG 25.00/ USD 13.97 max. ANG 920.00/ USD 513.97	ANG 28.50/ USD 15.92 + 1/8% min. ANG 25.00/ USD 13.97 max. ANG 545.00/ USD 304.47
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Wire Transfers - Other	
Foreign bank charges	EUR 25.00 / USD 20.00
Wire Transfer Investigation Fee: Amendments, Recalls, Returns, Trace	ANG 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 non-RBC on Cashnet in Aruba, Bonaire, Curaçao, Saba and St. Maarten	ANG 2.00 + the exchange rate per trans.

Withdrawals at ATMs on MasterCard/ Cirrus Network	ANG 4.20 + the exchange rate per trans.
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Withdrawals at RBC Royal Bank ATMs: Aruba/Bonaire/Curaçao/Saba/St. Maarten	ANG 2.00 + the exchange rate per trans.
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Withdrawals at RBC Royal Bank ATMs: Trinidad and Tobago/Eastern Caribbean	ANG 4.20/USD 2.35 + the exchange rate per trans.
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Debit Card Replacemnt Fee	ANG 20.00
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Balance Enquires at ATMs on MasterCard/Cirrus Network	ANG 0.50
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Declines (NSF) at RBC or non-RBC ATMs on MasterCard/Cirrus Network	ANG 1.00
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