

St. Maarten Business/Corporate Schedule of Service Fees & Account Charges

(03/2025)

Card Services cont'd

Over the limit fee	5% min. USD 20.00
Late payment fee	2.5% min. USD 35.00
Cash advance	3% min. USD 5.00
Returned cheque fee	USD 35.00
Replacement Credit Card fee	USD 20.00
Paper statement fee	USD 1.50
Interest Rate	18%

*Turnover tax is embedded within the fees.

Debit Card fees**

New cards (issued to first time users)	FREE
Replacement card fee	XCG 20.00/USD 10.00

ATM & POS charges

RBC Debit Card at RBC ATM

Cash withdrawal	XCG 1.00/USD 0.56
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RBC Debit Card at RBC Royal Bank ATMs (Aruba, Bonaire, Curaçao, Saba)

Cash withdrawal	XCG 2.00/USD 1.12 + exchange rate per transaction
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RBC Debit Card at RBC Royal Bank ATMs in TT and EC

Cash withdrawal	USD 2.35 + exchange rate per transaction
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ATMs on the MasterCard/Cirrus Network

Balance inquiry	XCG 0.50/USD 0.28
Cash withdrawal	XCG 4.20/USD 2.34 + exchange rate per transaction
Cash withdrawal declined trans.	XCG 1.00/USD 0.56

RBC Debit Card at any local and international POS

Purchase	FREE
Declines (NSF) at international merchants on the MasterCard/Maestro Network	XCG 1.00/USD 0.56

**Debit ATM cards may only be available to businesses which are non-complex legal entities such as sole traders, please visit your branch if further information is required.

Lending Services

Overdrafts, Working Capital Lines, Loans & Commercial Mortgages Negotiation/ Refinance Fees

2%	up to USD 250,000
1.50%	250,001 - 500,000
1.00%	500,001 - 1,000,000
0.75%	> 1,000,001 - 2,500,000
0.50%	> \$2,500,001

N.B. Refinance fees are charged only on the new funds.

Temporary Accommodation Fee	1% min. XCG 500.00
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Credit Documentation

Amendment/Restructure Fees	XCG 500.00
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Annual Review Fee	1.00% on authorized limits on revolving lines up to USD 500,000 min. XCG 900.00
	0.50% on facilities greater than USD 500,000

Lending Services cont'd

Arrears Fee	5% of principal and interest in arrears + applicable tax, after 10 days. min. 100.00 (in currency of the loan)
Early Liquidation Fee (Commercial Mortgages only)	3 months notice or 3% of outstanding principal
Settlement Letters	XCG 100.00
Audit Confirmations	XCG 90.00

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 Business/Corporate 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 Business/Corporate Schedule of Service Fees and Account Charges

Effective March 1, 2022



RBC Royal Bank St. Maarten Business/Corporate Schedule of Service Fees and Account Charges

Business Banking Account	
RBC Day to Day Business Account	
Monthly service charge	XCG/USD 12.00 / EUR 35.00
Monthly service charge (offshore)	XCG/USD 25.00 / EUR 35.00
Transactions included	Up to 20 non-branch credits only
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	XCG 1.00 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	XCG 2.00 per credit

Fixed Fee Plans (Onshore only)	
RBC Business Essentials	
Monthly service charge	XCG/USD 8.00
Transactions included (OTC debits, OTC credits, non-branch credits)	Up to 5 in-branch & Up to 20 non-branch credits
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	XCG/USD 1.00 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG/USD 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	XCG/USD 2.00 per credit
RBC Business Essentials - Plus	
Monthly service charge	XCG/USD 10.00
Transactions included (OTC debits, OTC credits, non-branch credits)	Up to 25 branch and non-branch
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	XCG/USD 1.00 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG/USD 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	XCG/USD 2.00 per credit
RBC Business Essentials - Advanced	
Monthly service charge	XCG/USD 12.00 FREE for daily balance ≥ XCG/USD 1,000,000
Transactions included (OTC debits, OTC credits, non-branch credits)	Up to 50 branch & non-branch
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	XCG/USD 1.00 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG/USD 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	XCG/USD 2.00 per credit

Business Corporate Savings	
Business/Corporate Account (new accounts no longer offered)	
Monthly service charge	XCG/USD 5.00 / EUR 35.00
Transactions included	Up to 1 branch and non-branch
In-branch/customer-generated transactions (Debits include OTC cash withdrawals, account transfers - same name at RBC)	XCG/USD 1.00 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG/USD 3.00 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	XCG/USD 2.00

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	
Bulk Cash Solutions	
Exchange of coins	1% of value of coins min. XCG/USD 5.00 (if value of coins ≥ 100.00)
Coin orders	1% of value of coins min. XCG/USD 10.00
Large Cash Handling Fee - OTC deposit	0.15% of total amount (if OTC cash is ≥ XCG 10,000)
Large Cash Handling Fee - OTC withdrawals	0.1% of amount (if cash amount ≥ XCG 10,000) + turnover tax
Large Cash Handling Fee - EUR deposit	1.5% of daily deposit amount
Dormant Account Fees	XCG 5.00 or USD/other currency 2.50 per month (after 2 years inactive)

Depository Services	
Safe Deposit Boxes	
Small	XCG 150.00
Medium	XCG 200.00
Large	XCG 350.00
Night and Day Depository	
Disposable Night Bags	XCG 65.00/USD 36.30 per 100 bags
Replacement/ additional key	XCG 80.00/USD 45.00 per key
Special Monthly administrative fee for deposits in excess outage	Fee calculated based on cost to solution errors/ other

Cash Management & Payment Services	
Drafts	
Issuance of Local Currency Drafts	XCG 20.00/USD 11.00

Cash Management & Payment Services cont'd	
Issuance of Foreign Currency Drafts	30 units of local currency
< \$25,000	35 units of local currency
≥ \$25,000	
Stop Payment on Draft	XCG 18.50/USD 10.50
Foreign Currency Cheque Negotiation fee	
	6 units of respective currency
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 Domestic - to other local banks (online)	XCG 14.00/USD 8.25
Standing order for bill payments	XCG 7.50/USD 4.25
Amendment fee	XCG 7.00/USD 5.00
Standing Order Reversal fee - NSF	XCG 5.00/USD 3.00
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	XCG 27.00/USD 15.92 + tax
Foreign standing order	0.125% min. 27.00, max 505.00 + applicable draft/ wire fee
Bill Payments	
Initial Biller set up Fee	XCG 180.00
Bulk or Single ACH Payments/Payroll/Collections	
Electronic Processing fee (Payroll, Payment, Direct Debit (on-us only)	XCG/USD 1.00 per name
Late submission or urgent online request (e-payroll)	XCG/USD 8.00
Late submission or urgent manual request (payroll)	XCG/USD 15.00

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		FREE	FREE
To third party at RBC	XCG 3.50/ USD 2.00		
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 & 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	

Wire Transfers cont'd		
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*		
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		
Wire Transfer Investigation Fee: Amendments, Recalls, Returns, Trace		
SWIFT MT 940 Statement	XCG 54.00/USD 30.00	USD 75.00 per account per month
*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)	
Business Account	
Monthly fee	FREE
Electronic Statements (e-Statements)	FREE
Hard Token Replacement Fee	XCG 45.00/USD 25.00

Card Services	
Credit Cards Annual Fees*	
Visa Business	
Applicant / Co-applicant	USD 105.00/USD 52.50
RBC Rewards Visa Business Platinum	
Applicant / Co-applicant	USD 125.00/USD 40.00
Additional fees	
Urgent payment fee	USD 10.50
Investigation fee	USD 10.00

XCG = Caribbean guilders. USD = US dollars. EUR = Euros. For details of our other charges, please contact your Account Executive or our RBC Service Line at +(721) 546-7288 (St. Maarten). IBC accounts incur special fees and charges, please check your branch for details. 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). ®/™ Trademark(s) of Royal Bank of Canada. Used under licence.