

RBC Royal Bank Trinidad and Tobago Personal Banking schedule of fees and charges

Banking Accounts

| RBC Day to Day Banking | |
|--|--|
| Monthly service charge | \$25.00 (includes 5 FREE cheque trans; \$5.00 per cheque trans. thereafter) |
| In-branch transactions - includes withdrawals, deposits, bill payments and transfers done over the counter | \$10.00 |
| RBC VIP Banking | |
| Deposits | FREE |
| Monthly service charge | \$100.00 (2 additional accounts free of charge) |
| Cheques, in-branch withdrawals and other customer generated debit transactions | FREE |
| Withdrawal at RBC ATM | FREE |
| Withdrawal at RBC ATM | FREE |
| Point of Sale transactions | FREE |
| Standing orders | FREE |
| Certificate of account balance | FREE |
| Certificate of interest paid | FREE |
| Additional bank statements | FREE |
| Local and foreign currency drafts | FREE |
| Renewal/replacement of client card | FREE |
| Specially designed VIP Banking personalized cheques | FREE |
| Rental of a small safe deposit box | 50% discount |
| Visa Platinum (personal) Card | No annual membership fee* |
| *Optional and subject to normal lending criteria | |
| RBC No Limit Banking | |
| Deposits | FREE |
| Monthly service charge | \$50.00 |
| Cheques, in-branch withdrawals and other customer generated debit transactions | FREE |
| Withdrawal at RBC ATM | FREE |
| Point of Sale transactions | FREE |

Savings Accounts

| RBC Day to Day Savings | |
|--|---------|
| Monthly service charge | \$15.00 |
| In-branch transactions - includes withdrawals, deposits, bill payments and transfers done over the counter | \$10.00 |
| Paper Statement | \$4.50 |

Savings Accounts cont'd

| RBC Enhanced Savings | |
|--|--|
| Monthly service charge | FREE for bal ≥ \$15,000 \$20.00 for bal < \$15,000 |
| In-branch transactions - includes withdrawals, deposits, bill payments and transfers done over the counter | \$10.00 |
| Paper Statement | \$4.50 |
| RBC High Interest Bearing eSavings | |
| Monthly service charge | FREE for bal ≥ \$50,000 \$25.00 for bal < \$50,000 |
| In-branch transactions - includes withdrawals, deposits, bill payments and transfers done over the counter | \$14.00 |
| Cheque Debits | \$7.00 per debit entry |

Age-Based Accounts

| RBC Leo's Young Savers | |
|---|-------------|
| Deposits | FREE |
| Monthly service charge | FREE |
| In-branch withdrawals and other customer generated debit transactions | FREE |
| Withdrawal at RBC ATM | FREE |
| Point of Sale transactions | FREE |

| RBC Student Banking | |
|--|---|
| Monthly service charge | \$15.00 (includes 5 FREE cheque trans. and \$5.00 per trans. thereafter) |
| In-branch transactions - includes withdrawals, deposits, bill payments and transfers done over the counter | \$8.00 |
| Withdrawal at RBC ATM | FREE |
| Point of Sale transactions | FREE |

| RBC Sixty Plus | |
|---|--|
| Deposits | FREE |
| Monthly service charge | FREE for bal ≥ \$15,000 \$15.00 for bal < \$15,000 |
| Cheque, in-branch withdrawals and other customer generated debit transactions | FREE |
| Withdrawal at RBC ATM | FREE |
| Point of Sale transactions | FREE |
| Renewal of Debit card | FREE |

Foreign Currency Accounts

| RBC Day to Day Savings - USD Currency | |
|--|-----------|
| Monthly service charge | USD 2.00 |
| In-branch transactions - includes withdrawals, deposits, bill payments and transfers done over the counter | USD 1.50 |
| Paper Statement | USD 0.75 |
| RBC Day to Day Savings - EURO Currency | |
| Monthly service charge | EUR 25.00 |
| In-branch transactions - includes withdrawals, deposits, bill payments and transfers done over the counter | EUR 2.00 |
| Paper Statement | EUR 0.75 |

Depository Services

| Safe deposit boxes | |
|---|------------------------|
| Information on annual rental fees for the various sizes of safe deposit boxes offered is available at your branch on request. | |
| Night and Day Depository Services | |
| RBC disposable deposit bags | \$300.00 (per hundred) |
| Replacement Key | |
| Night deposit chute | \$100 per key |

Payment services

| Issuance of a TTD Draft | \$28.00 |
|--|--|
| Issuance of a Foreign Draft <\$25,000 | \$50.00 |
| \$25,000 and over | \$75.00 |
| Deposit/Encashment of Foreign Draft | \$15.00 |
| Standing orders | \$10.00 |
| Standing order (initial set up fee) | \$10.00 |
| Standing order amendment fee | \$10.00 |
| Cancellation of standing orders due to 3 consecutive NSF's | \$50.00 |
| Standing order penalty due to NSF | \$35.00 |
| Stop Payment | \$35.00 |
| Traveller cheques | |
| Deposit/Encashment of a Traveller Cheque | TT\$6.00 (waived only for Travellers Cheques) American Express |
| Foreign Currency Exchange | \$7.00 |

Payment services cont'd

| Payroll/Payment/Direct debit services | |
|---|--|
| Electronic processing fee (payroll, payment, direct debit) | \$1.25 per item |
| Manual processing fee (applicable to existing clients only) | \$10.00 per item |
| Credit return fee | \$2.00 per item |
| Debit return fee | \$2.00 per item |
| Sundry ACH query | \$10.00 |
| Bulk Cash Solutions | |
| Exchange of coins | 1% of value of coins (Min. \$10.00 if value is ≥\$100) |
| Coin orders | 1% of value of coins (Min. \$20.00) |
| Large cash handling OTC daily deposit (local currency) fee | 0.15% of daily total amount if OTC cash is \$10,000 |
| Large cash handling fee OTC withdrawals (local currency) | 0.1% of amount if OTC cash is ≥ \$10,000 |
| Large cash handling fee OTC withdrawals (Foreign currency) | 1.25% of total Daily Withdrawal Amount - only applicable to totals ≥ to US\$1000 |

General deposit-related /Sundry Fees

| Dormant a/c fee | \$15.00 per month* (after 3 years inactive) |
|---|---|
| Final dormant account notice | \$25.00 |
| Dormant account closure fee bal < \$12.00 | up to \$12.00 |
| ** Return cheque fee - On issuer | \$35.00 - \$50.00 |
| ** Return cheque fee - On Depositor | \$35.00 |
| Unauthorized overdraft | \$40.00 |
| Lost certificate of deposit | \$20.00 |
| Hold Mail | \$750.00 per annum |
| Cheque books | |
| Personal - Standard with & without stub | 2x25 - \$15.00 4x25 - \$25.00 |
| Personal - Duplicate with & without stub | 2x25 - \$20.00 4x25 - \$35.00 |
| Cheque Book distribution fee (via TT Post) | \$25.00 |
| Cheque Book holding fee > 30 days | \$30.00 |
| *This fee is waived for Leo's Young Savers | |
| ** Includes cheque discrepancies, insufficient funds etc. | |

Wire transfers

| Outgoing wires | |
|---|---|
| To send funds to any destination - Branch | TT\$75.00* |
| To send funds to any destination - Digital | TT\$67.50* |
| Transfer to Other Local Bank (RTGS) | TT\$65.00 |
| *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. | |
| Incoming wires | |
| To credit a TTD account at RBC | TT\$50.00 |
| To credit a foreign currency account at RBC - USD/CAD/EUR/GBP | \$12.00 (in the currency of payment) |
| To credit a TTD account at another bank (RTGS) | TT\$65.00 |
| To send foreign currency to a local bank USD/CAD/EUR/GBP | \$12.00 (in the currency of payment) plus TTD \$40.00 cost of foreign draft |

Digital Banking (Online & Mobile Banking)

| | |
|--|---|
| Electronic processing fee to other Local Bank | \$1.25 per item |
| Credit return Fee | \$2.00 per item (deducted from credit amount) |
| Monthly subscription fee Personal and small business | FREE |
| Transfers between own accounts at RBC Royal Bank | FREE |
| Transfers to 3rd party local accounts at RBC Royal Bank | FREE |
| Transfers to 3rd party international accounts, any destination | \$67.50 |
| Bill payments | FREE |
| RBC Soft Token and RBC SecureCard first issue | FREE |
| RBC Soft Token and RBC SecureCard first issue | \$50.00 |

Card services¹

Credit Cards Annual Fees

| | |
|---|-------------------|
| Visa Classic - Applicant/Additional Cards | \$165.00/\$82.50 |
| Visa Business - Applicant/Additional Cards | \$172.50/\$86.25 |
| Visa Gold - Applicant/Additional Cards | \$265.00/\$100.00 |
| RBC Caribbean Airlines Visa Platinum Applicant/Additional Cards | \$450.00/\$225.00 |
| Visa Platinum (personal) Applicant/Additional Cards | \$650.00/\$325.00 |
| Visa Platinum (business) Applicant/Additional Cards | \$750.00/\$400.00 |

Additional fees

| | |
|--|-----------------------|
| Over limit fee | 5% or minimum \$50.00 |
| Late payment fee | 3% or minimum \$50.00 |
| Cash advance | 3% or minimum \$25.00 |
| Interest rate | 25.2% |
| Return cheque fee | \$35.00 |
| Replacement card fee | \$50.00 |
| Duplicate copy of statement | \$25.00 per cycle |
| Paper statement fee | \$4.50 |
| Insufficient funds for credit card payment | \$50.00 |

Debit Card charges*

| | |
|--|-------------|
| New cards - issued to first time users | FREE |
| Renewals - due every twenty years | \$35.00** |
| Replacement/Additional card | |
| Lost, stolen or extra card | \$50.00 |

* Debit/ATM cards, Mobile Banking, Online Banking. Tellerphone services may only be available to business which are non-complex legal entities, such as sole traders. Please visit your branch if further information is required.

**This fee is waived for all RBC No Limit, Student Banking, Leo's Young Savers and Sixty Plus, VIP Banking clients.

¹VIP clients will enjoy higher daily limits at Automated Teller Machines (ATM) and Point-of-Sale (POS) terminals

Card services cont'd

ATM & POS charges

| | |
|---|-------------|
| RBC Debit Card at any local RBC ATM | |
| Balance enquiry | FREE |
| Cash withdrawal | FREE |
| RBC Debit Card at local ATM (LINX) | |
| Balance enquiry | \$1.25 |
| Cash withdrawal from Deposit Account | \$4.00 |
| Cash withdrawal declined transaction | \$1.25 |
| RBC Debit Card at any International Cirrus ATM | |
| Balance enquiry | \$3.00 |
| Cash withdrawal | \$100.00 |
| Cash withdrawal declined transaction | \$7.50 |

| | |
|--|--------|
| RBC Debit Card at any local POS | |
| Balance enquiry | \$1.25 |
| Purchase | \$0.75 |
| POS purchase declined transaction | \$1.25 |

| | |
|--|---------|
| RBC Debit Card at any International POS | |
| Balance enquiry | \$3.00 |
| Purchase | \$50.00 |
| POS purchase declined transaction | \$7.50 |

Lending services

Consumer loans

| | |
|---|---|
| Management fee | 1.75% of loan amount (min \$1,000) |
| Late fees | 2% of monthly instalments, minimum \$80.00 |
| Waiver of instalment | \$55.00 plus monthly interest |
| Refinancing charge for loans under 1 year | \$250.00 plus negotiation fee on additional advance |
| Statement Letter | \$65.00 |
| Settlement Letter | \$100.00 |
| Temporary Accommodation Fee | 1% of increased limit, min. \$250.00 |
| Overdraft Facility | Annual fee for approved limits - 5% of overdraft limit, charged monthly (excludes RBC No Limit banking) |
| Partial/Full prepayment > 20% of original balance | 3 months interest on current balance |

VIP Banking clients enjoy flexible long /short term lending solutions and Overdraft protection (Optional and subject to normal lending criteria)

Lending services cont'd

Residential mortgages

| | |
|--|---|
| Management fees | 1.25% of principal amount |
| Late fees | 5% of principal and interest in arrears, min \$100.00, after 10 days |
| Statement Letter/ Settlement Letter | \$ 300.00 |
| Prepayment/Early Liquidation Fees (Mortgages only) | Annual lumpsum allowed - 20% of principal amount. Any payment in excess 6 month's interest. |

Business Financing² (Loans, Mortgages, Overdrafts)

| | |
|--|--|
| Management Fee | 1% of principal amount, minimum \$500.00 |
| Prepayment/Early Liquidation Fees | Annual lumpsum allowed - 20% of principal amount. Any payment in excess 6 month's interest |
| Annual Review or Extension Fee (Overdrafts & Revolving Loans only) | 0.25% of authorized limit, minimum \$500.00 |
| Credit Documentation Amendment Fee | \$500.00 |
| Late Reporting Fee | \$500.00 per month per report outstanding |
| Late Fees (Loans & Mortgages only) | 5% of principal in arrears, min \$100.00, after 10 days |

| | |
|--|--|
| Administration Fee for release of collateral | \$150.00 + stamp duty & legal fees (if required) |
|--|--|

Letters

| | |
|--|---|
| Audit Confirmations | \$115.00 for current year \$200.00 for each prior year |
| Settlement Letters and all other letters | \$100.00 |

² Special discounts on certain fees for Small Business Clients may apply.

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 800-1RBC (1722)

> Visit www.rbc.com/caribbean

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Royal Bank



Personal

Schedule of service fee and account changes
Effective January 4, 2020