

Trinidad and Tobago Personal Schedule of Service Fees and Account Charges

(03/2022)

Card services

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	\$10.00

TTD Debit Card Charges

New cards - issued to first time users	FREE
Replacement card	\$50.00

ATM and POS Charges - TTD Card

RBC Debit Card at any local RBC ATM	
Balance enquiry	FREE
Cash withdrawal	FREE
Deposit, Transfer, Bill Payment	FREE

RBC Debit Card at local ATM (LINX)

Balance enquiry	\$1.25
Cash withdrawal	\$4.00
Cash withdrawal - declined	\$1.25

RBC Debit Card at any International ATM

Balance enquiry	\$3.00
Cash withdrawal	\$100.00
Cash withdrawal - declined	\$7.50

RBC Debit Card at any local POS

Balance enquiry (LINX)	\$1.25
Purchase (LINX)	\$0.75
Purchase - CNP transactions	FREE
POS purchase - declined	\$1.25

RBC Debit Card at any International POS

Balance enquiry	\$3.00
Purchase (includes CNP transactions)	\$50.00
POS purchase - declined	\$7.50

Lending services

Consumer loans

Management fee	1.75% of loan amount (min. \$1,000)
Late fees	5% of Principal and Interest in arrears after 10 days grace period, minimum \$80.00 in the currency of the facility
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)

Residential mortgages

Management fees	1.25% of principal amount
Late fees	5% of Principal and Interest in arrears after 10 days grace period, minimum \$100.00 in the currency of the facility
Statement Letter/ Settlement Letter	\$ 300.00
Prepayment/Early Liquidation Fees (Mortgages only)	Prepayment - Annual lumpsum allowed - 20% of principal amount. Any partial repayment in excess of the annual lumpsum or full prepayment - 6 month's interest

Letters

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



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.

For details of our other charges, please contact your Account Executive or our RBC Advice Center at 800-1RBC (1722) (Trinidad and Tobago).

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 exclusive of Value Added Tax (VAT) and Financial Services Tax (FST), where applicable.

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

Disclaimer

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Royal Bank



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Effective March 1, 2022

RBC Royal Bank Trinidad and Tobago Personal Schedule of Service Fees and Account Charges

Banking Accounts	
RBC Day to Day Banking	
Monthly service charge	\$25.00 (includes 5 FREE cheque trans; \$5.50 per cheque trans. thereafter)
In-branch transactions - includes withdrawals, deposits, bill payments and transfers done over the counter	\$12.00
RBC No Limit Banking	
Deposits	FREE
Monthly service charge	\$50.00
Cheques, in-branch withdrawals and other customer generated debit transactions	FREE
Withdrawal at local RBC ATM	FREE
Purchase at local merchant	FREE
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 local ATM	FREE
Purchase at local merchant	FREE
Standing orders	FREE
Certificate of account balance	FREE
Certificate of interest paid	FREE
Additional bank statements	FREE
Local and foreign currency drafts	FREE
Replacement of TTD Debit 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	

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	\$12.00
Paper Statement	\$10.00
RBC Enhanced Savings	
Monthly service charge	FREE for bal ≥ \$15,000 \$20.00 for bal < \$15,000

Savings Accounts cont'd	
In-branch transactions - includes withdrawals, deposits, bill payments and transfers done over the counter	
Paper Statement	\$10.00
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	
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 local RBC ATM	FREE
Purchase at local merchant	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	
Withdrawal at local RBC ATM	FREE
Purchase at local merchant	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	
Withdrawal at local RBC ATM	FREE
Purchase at local merchant	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	
Paper Statement	USD 0.75

Foreign Currency Accounts cont'd	
RBC Visa Debit USD Card	
Replacement Debit Card	USD 10.00
Debit Card at Local ATM	
- Balance Enquiry	USD 0.25
- Cash Withdrawal or Manual Cash	USD 1.00
- Cash Withdrawal - declined	USD 0.50
Debit Card at International ATM	
- Balance Enquiry	USD 0.50
- Cash Withdrawal or Manual Cash	USD 5.00
- Cash Withdrawal - declined	USD 1.00
Debit Card at Local POS	
- Purchase	FREE
- Purchase - declined	USD 0.50
Debit Card at International POS	
- Purchase	FREE
- Purchase - declined	USD 1.00
The USD Currency Debit Card can be used for local currency Bill Payments, Cash Withdrawals and Purchases; however, such transactions will require currency conversion using the applicable exchange rate.	
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	
Paper Statement	EUR 0.75
*New accounts no longer offered in this currency.	

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
Cheque books	
Personal - Standard with & without stub	2x25 - \$20.00 4x25 - \$30.00
Personal - Duplicate with & without stub	2x25 - \$25.00 4x25 - \$40.00
Cheque Book distribution fee (via TT Post)	\$25.00
Cheque Book holding fee > 30 days	\$30.00
Ad-hoc Request for copy of Bank/ Roytrin Statement at Branch	\$25.00
Ad-hoc Request for copy of Future Cash Statement at Branch	\$30.00
*This fee is waived for Leo's Young Savers ** Includes cheque discrepancies, insufficient funds etc.	

General Deposit-related /Sundry Fees cont'd	
Embassy Letter	\$40.00
Reference Letters - RBC Client Relationship	\$25.00
Account Balance and Date Of Opening	\$25.00
Payroll Credit Dates And Amount	\$25.00
Transaction On Accounts	\$25.00
Interest Earned On Accounts	\$25.00
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 deposit (local currency) fee	0.15% of 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 withdrawal if OTC cash ≥ USD 1,000

Depository Services	
Safe deposit boxes	
Small	\$250.00 – \$275.00
Medium	\$300.00 – \$350.00
Large	\$400.00

Payment services	
Drafts/Manager's Cheques	
Issuance of a TTD Draft	\$28.00
Stop Payment of a TTD Draft	\$35.00
Issuance of a Foreign Draft	Less than \$25,000 - \$50.00 \$25,000 and over - \$55.00
Stop Payment on Foreign Draft	\$10.00 + 30 units of currency of cheque
Foreign Currency Cheque negotiation fee (includes Traveller's Cheques and American Express)	6 units of currency of cheque
Foreign Currency Cheque Sent on Collection	0.5% of the value of cheques + Courier charges min. \$50.00
Standing Orders	
Foreign Standing orders	\$25.00 + wire or draft fee, as applicable (available for existing standing orders only)
Standing orders	\$10.00
Standing order (initial set up fee)	\$12.00
Standing order amendment fee	\$12.00
Cancellation of standing orders due to 3 consecutive NSF's	\$52.00
Standing order penalty due to NSF	\$35.00

Payment services cont'd	
Payments	
Electronic processing fee (direct credit to local bank)	\$1.25 per item
Credit return fee	\$2.00 per item
Sundry ACH query	\$10.00
Special Bill Payment Fee (Charged to Requestor)	\$3.00

Wire transfers	
Incoming wires	
To Credit a TTD account at RBC (RTGS)	TTD 50.00
To credit a TTD account at RBC	TTD 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)	TTD 65.00
To send foreign currency to a local bank USD/CAD/EUR/GBP	\$12.00 (in the currency of payment) + cost of foreign draft
Outgoing wires	
To send funds to any destination - Branch	TTD 75.00*
To send funds to any destination - Digital	TTD 67.50*
Transfer to Other Local Bank (RTGS)	TTD 65.00
Foreign Bank Charges	
≤ USD/CAD 5000 - USD/CAD 25	
> USD/CAD 5000 - USD/CAD 30 GBP 20 EUR 25	
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.	
Wire Transfers - Other	
Wire Transfer Investigation Fee:	
Amendments, Recalls, Returns, Trace	\$55.00

Digital Banking (Online & Mobile Banking)	
Monthly subscription fee	
Personal	FREE
Transfers between own accounts at RBC Royal Bank	FREE
Transfers to 3rd party local accounts at RBC Royal Bank	FREE
Send Funds to Local Bank	\$1.25
Transfers to 3rd party international accounts, any destination	\$67.50
Bill payments (exceptions apply)	FREE
RBC SecureCard replacement	\$50.00