

# RBC Royal Bank Trinidad and Tobago Deposit Account Guide

Account	Description	Min Opening Balance	Monthly Fee	<sup>1</sup> Transactions included in Monthly Fee	Additional Transaction Fees	NetBank and ATM transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available*
<b>Banking Accounts</b>								
<sup>2</sup> RBC Day to Day Banking	A basic banking account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	\$100.00	\$25.00	5 FREE Cheques and \$5.00 per cheque thereafter	Branch \$10.00 Cheques \$5.00 TTD ATM withdrawals <b>FREE</b> POS purchase \$0.75	<b>FREE</b>	No	Yes
<sup>3</sup> RBC No Limit Banking	An enhanced banking account that offers unlimited free in branch, cheque and debit transactions, as well as, free banking at RBC Royal Bank ATMs.	\$500.00	\$50.00	UNLIMITED In Branch, Cheques, ATM & POS	Branch and Cheques <b>FREE</b> TTD ATM withdrawals <b>FREE</b> POS purchase <b>FREE</b>	<b>FREE</b>	No	Yes
RBC VIP Banking	An all-inclusive packaged designed to simplify your banking including unlimited debit transactions, credit card rebates, unlimited debits at RBC Royal Bank ATMs as well as other bank ATMs, free drafts, standing orders and much more.	\$500.00	\$100.00	UNLIMITED In Branch, Cheques, ATM & POS PLUS much more	Branch and Cheques <b>FREE</b> TTD ATM withdrawals <b>FREE</b> POS purchase <b>FREE</b>	<b>FREE</b>	No	Yes
<b>Savings Accounts</b>								
<sup>4</sup> RBC Day to Day Savings	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	\$100.00	\$15.00	–	Branch \$10.00 TTD ATM withdrawals <b>FREE</b> POS purchase \$0.75	<b>FREE</b>	Yes (\$500.00)	No
<sup>5</sup> RBC Enhanced Savings	An enhanced savings accounts designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates.	\$15,000.00	<b>FREE</b> if daily closing balance of \$15,000.00 is maintained \$20.00 if daily closing balance falls below \$15,000.00	–	Branch \$8.00 TTD ATM withdrawals <b>FREE</b> POS purchase \$0.75	<b>FREE</b>	Yes (\$15,000)	No
<sup>6</sup> RBC High Interest Bearing eSavings	A premium esaving account that allows clients to manage their savings online. This account offers tiered interest rates so as your balance grows, interest earned increases.	\$50,000.00	<b>FREE</b> if daily closing balance of \$50,000.00 is maintained \$25.00 if daily closing balance falls below \$50,000.00	Unlimited <b>FREE</b> ATM	Branch \$14.00 Cheques \$7.00 TTD ATM withdrawals <b>FREE</b> POS purchase \$0.75	<b>FREE</b>	Yes (\$50,000.00)	No
<b>Age-Based Accounts</b>								
RBC Leo's Young Savers	A basic savings account designed for children and youth ages 0 -17 for their day to day banking needs. The account can be opened by parents who are just starting to save toward their child's future and would like to have access to their funds.	\$100.00	<b>FREE</b>	Unlimited <b>FREE</b> In-Branch ATM & POS	Branch <b>FREE</b> TTD ATM withdrawals <b>FREE</b> POS purchase <b>FREE</b>	<b>FREE</b>	Yes	No
<sup>7</sup> RBC Student Banking	A banking account designed for persons 18-25 years old enrolled in a full time, post-secondary program.	\$100.00	\$15.00	5 <b>FREE</b> Cheques and \$5.00 per cheque thereafter Unlimited <b>FREE</b> ATM & POS	Branch \$8.00 Cheques \$5.00 ATM withdrawals <b>FREE</b> POS purchase <b>FREE</b>	<b>FREE</b>	No	Yes
<sup>8</sup> RBC Sixty Plus Package	A package specially designed for persons 60 years and over. Available as a savings or banking account.	\$100.00	<b>FREE</b> if daily closing balance of \$15,000.00 is maintained \$15.00 if daily closing balance falls below \$15,000.00	UNLIMITED In Branch, Cheques, ATM & POS, PLUS much more	Branch and Cheques <b>FREE</b> ATM withdrawals <b>FREE</b> POS purchase <b>FREE</b>	<b>FREE</b>	RBC Sixty Plus Savings - Yes (\$500.00) RBC Sixty Plus Banking - No	RBC Sixty Plus Savings - No RBC Sixty Plus Banking - Yes
<b>Foreign Currency Accounts</b>								
RBC Day to Day Savings USD Currency	A savings account allowing you to save in USD.	USD 500.00	–	–	Branch withdrawals and deposits USD 1.50	<b>FREE</b>	Yes (USD 500.00)	No
RBC Day to Day Savings EURO Currency	A savings account allowing you to save in Euro.	EUR 500.00	–	–	Branch withdrawals and deposits EUR 2.00	<b>FREE</b>	No	No

<sup>1</sup> Includes cheques and specific over-the-counter transactions; <sup>2</sup> Regular Chequing Account; <sup>3</sup> Royal Courtesy Account; <sup>4</sup> Regular Savings Account; <sup>5</sup> Premium Savings Account; <sup>6</sup> Multiplier Account; <sup>7</sup> Future Fortune Account and <sup>8</sup> Plan 55 Account

\* Subject to normal lending criteria ATM transactions refer to RBC debit card at RBC TTD ATM ®/™ Trademark(s) of Royal Bank of Canada. Used under licence.

## Tip #1: Bank at your convenience and save

- > Use our FREE Online Banking, Mobile Banking and Tellerphone Banking services to pay bills and transfer between accounts.
- > Use the ATM for FREE bill payments and transfers between accounts and lower charges for cash withdrawals.
- > These services are available to you any time at your convenience generally.
- > Use RBC Royal Bank ATMs wherever possible to avoid paying extra charges for using other banks' ATMs.

## Tip #4: Get overdraft protection

- > Avoiding the inconvenience and fees associated with having insufficient funds is easy with overdraft protection on your account.
- > Ask us how you can get this feature added to your Banking/Chequing Account.

## Tip #2: Choose the right account for you

- > If you have a Savings Account and you transact frequently in the branch, RBC Day to Day Banking Account may be suitable for you.
- > If you would like an all-inclusive banking package which provides you with a full range of personal banking services and benefits for one flat monthly fee, then ask about our VIP Banking Account.
- > To ensure you have a suitable account to meet your needs, speak with an RBC Royal Bank Account Manager.

If you would like to review your current personal banking requirements to make sure you have a suitable combination of services to meet your needs, we will be happy to discuss the options that are right for you.

## Tip #3: Avoid fees by maintaining the minimum balance

- > If you have a Savings Account, you can avoid the monthly fee by maintaining the minimum balance requirement on your account.



**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 Guide on Account 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](http://www.rbc.com/caribbean)

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Effective January 4, 2020

