

Card Services cont'd

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
Paper statement fee	\$10.00
Insufficient funds for credit card payment	\$50.00

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 RBC ATM	
Balance enquiry	FREE
Cash withdrawal	\$0.25
Deposit, Transfer, Bill Payment	\$0.50

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	\$50.00
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

*Debit cards, Mobile Banking, Online Banking and Tellerphone services 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

Business Financing (Loans, Mortgages, Overdrafts)

Management Fee	1% of principal amount, minimum \$500.00
Temporary Accommodation Fee	1% per annum (pro-rated) min. \$500.00
Annual Review Fee	0.25% of authorized limit on revolving facilities
Extension Fee	0.0625% of authorized limit on revolving facilities
Refinance Fee	1% on new funds, minimum TTD 500.00
Late Fees (Loans & Mortgages only)	5% of Principal and Interest in arrears after 10 days grace period, minimum \$100.00 in the currency of the facility. (Excludes Financial Services Tax)
Prepayment/Early Liquidation Fees (Commercial Mortgages)	3 months' written notice or 3 months' interest cost

Letters

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

Note: All fees are in the currency of the facility unless otherwise stated.

For details of our other charges, please contact your Relationship Manager Financial Solutions 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.



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 800-1RBC (1722)

> Visit www.rbc.com/caribbean

Disclaimer

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Royal Bank



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

Effective March 1, 2022

RBC Royal Bank Trinidad and Tobago Business/Corporate Schedule of Service Fees and Account Charges

Business Banking Account

RBC Day to Day Business Account

Monthly service charge \$30.00

In-branch/customer-generated transactions/per cheque fee (Debits include cheques, OTC cash withdrawals, bill payments and account transfers - same name. Credits include OTC cash and cheque deposits) \$1.50 per debit/credit entry

Credits via preferred, non-branch channels (Credits include cash or cheque deposits/credits via Night and day deposits, ATM) \$0.50 per credit

Electronic Debits (Debits include account to account transfers, 3rd party transfers and bill payments via Online Banking, Mobile Banking or ATM) \$0.25 per debit

RBC e-Business Account*

Monthly service charge **FREE**

In-branch/customer-generated transactions/per cheque fee (Debits include cheques, OTC cash withdrawals, bill payments and account transfers - same name. Credits include OTC cash and cheque deposits) \$1.50 per debit/credit entry

Credits via preferred, non-branch channels (Credits include cash or cheque deposits/credits via Night and day deposits, ATM) \$0.50 per credit

Electronic Debits (Debits include account to account transfers - same name and bill payments via Mobile Banking, Online Banking, Tellerphone or ATM) **FREE** (excludes wire transfers)

Fixed Fee Plans

RBC Business Essentials

Monthly service charge \$10.00 (includes up to 5 **FREE** OTC debits, cheques, OTC credits, non-branch credits, e-debits)

In-branch/customer-generated transactions/per cheque fee (Debits include cheques, OTC cash withdrawals, bill payments and account transfers - same name. Credits include OTC cash and cheque deposits) \$1.50 per debit/credit entry

Fixed Fee Plans cont'd

Credits via preferred, non-branch channels (Credits include cash or cheque deposits/credits via Night and day deposits, ATM) \$0.50 per credit

Electronic Debits (Debits include account to account transfers, 3rd party transfers and bill payments via Online Banking, Mobile Banking or ATM) \$0.25 per debit

RBC Business Essentials - Plus

Monthly service charge \$20.00 (includes up to 25 **FREE** OTC debits, cheques, OTC credits, non-branch credits, e-debits)

In-branch/customer-generated transactions/per cheque fee (Debits include cheques, OTC cash withdrawals, bill payments and account transfers - same name. Credits include OTC cash and cheque deposits) \$1.50 per debit/credit entry

Credits via preferred, non-branch channels (Credits include cash or cheque deposits/credits via Night and day deposits, ATM) \$0.50 per credit

Electronic Debits (Debits include account to account transfers, 3rd party transfers and bill payments via Online Banking, Mobile Banking or ATM) \$0.25 per debit

RBC Business Essentials - Advanced

Monthly service charge **FREE** for daily balances ≥ \$1,000,000. \$25.00 for daily balances < \$1,000,000. (includes up to 50 **FREE** OTC debits, cheques, OTC credits, non-branch credits, e-debits)

In-branch/customer-generated transactions/per cheque fee (Debits include cheques, OTC cash withdrawals, bill payments, and account transfers - same name. Credits include OTC cash and cheque deposits) \$1.50 per debit/credit entry

Credits via preferred, non-branch channels (Credits include cash or cheque deposits/credits via Night and day deposits, ATM) \$0.50 per credit

Electronic Debits (Debits include account to account transfers, 3rd party transfers and bill payments via Online Banking, Mobile Banking or ATM) \$0.25 per debit

General deposit-related/Sundry Fees

Dormant A/C fee \$12.00 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 on Issuer \$35.00 - \$50.00
 Return Cheque on Depositor (includes cheque discrepancies and insufficient funds) \$35.00
 Unauthorized overdraft \$40.00
 Lost certificate of deposit \$20.00

Cheque books

Business - Standard with & without stub 2x50 - \$25.00
 4x50 - \$40.00
 Business - Special 1 - up without stub/duplicate 2x50 - \$65.00
 4x50 - \$120.00
 Business - Special 1 - up with stub/duplicate 2x50 - \$80.00
 4x50 - \$145.00
 Business - Special 2 - up with stub/duplicate 2x100 - \$130.00
 4x100 - \$245.00
 Deposit Books \$55.00
 Cheque Book distribution fee (via TT Post) \$50.00
 Cheque Book holding fee > 30 days \$60.00

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

Night and Day Depository Services

RBC disposable deposit bags \$300.00 (per hundred)
 Replacement /additional keys \$100.00 per key (exceptions apply)
 Special Monthly administrative fee for deposits in excess outage Fee calculated based on cost to process excess outages

Cash Management and 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 draft

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 the cheque plus Courier Charges, minimum \$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

Bill Payments

Bill payment per transaction fee TTD 3.00
 Initial Set-up fee TTD 700.00
 Special Bill Payment Fee (Charged to Requestor) \$3.00

Bulk or Single ACH Payments/Payroll/Collections

Electronic processing fee (payroll, payment, direct debit) \$1.25 per item
 Semi Automated processing fee (available to existing clients only) \$2.50 per item
 Manual processing fee (available to existing clients only) \$10.00 per item
 Late submission fee (12:30 p.m to 1:30 p.m) \$250.00 per instance
 Credit return fee \$2.00 per item
 Debit return fee \$2.00 per item
 Sundry ACH query \$10.00

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

Wire transfers cont'd

Outgoing wires

To send funds to any destination - Branch TTD 75.00*
 To send funds to any destination - Digital Transfer to Other Local Bank (RTGS) TTD 67.50*
 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

Swift MT 940 statement USD 75.00 per account per month
 Wire Transfer Investigation Fee: Amendments, Recalls, Returns, Trace \$55.00

Digital Banking (Online & Mobile Banking)

Monthly subscription fee

For Business **FREE**
 Transfers between own accounts at RBC Royal Bank \$0.25 per debit
 Transfers to 3rd party local accounts at RBC Royal Bank \$0.25
 Bulk Payments On-Us/ Not-on-Us \$1.25
 Send Funds to Local Bank \$1.25
 Transfers to 3rd party international accounts, any destination \$67.50
 Bill payments (exceptions apply) \$0.25
 RBC Hard Token replacement \$170.00
 RBC Soft Token replacement **FREE**
 RBC SecureCard replacement \$50.00

Card services

Credit Cards Annual Fees

Visa Business - Applicant/Additional Cards \$172.50/\$86.25
Visa Platinum (personal) Applicant/Additional Cards \$650.00/\$325.00
Visa Platinum (business) Applicant/Additional Cards \$750.00/\$400.00