Curaçao Business/Corporate Schedule of Service Fees & Account Charges

Card Services cont'd

RBC Debit Card at any local and international POS

Purchase	FREE
Declines (NSF) at international merchants on the MasterCard/Maestro Network	XCG 1.06
Debit card replacement	XCG 21.20

**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
Credit Documentation Amendment/ Restructure Fees	XCG 500.00
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
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

Current Year	XCG 106.00
Prior Years	XCG 212.00

For details of our other charges, please contact your Account Executive or our RBC Service Line at (599) 763-8438 (Curaçao).

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).

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.

(03/2025)

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 (599) 763-8438

> Visit www.rbc.com/caribbean

Disclaimer

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Royal Bank

Curaçao Business/Corporate Schedule of Service Fees and Account Charges

Effective March 1, 2022

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

Business Banking Account

RBC Day to Day Business Account

Monthly service charge	XCG/USD 5.30 /EUR 35.00*
Monthly service charge (offshore)	XCG/USD 26.50 /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 1.06 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG 3.18 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	XCG 2.12 per credit

*New accounts no longer offered in EUR currency.

Fixed Fee Plans (Onshore only)

RBC Business Essentials

Monthly service charge	XCG/USD 6.36
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 1.06 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG/USD 3.18 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	XCG/USD 2.12 per credit

RBC Business Essentials - Plus

Monthly service charge	XCG/USD 8.48
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 1.06 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG/USD 3.18 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	XCG/USD 2.12 per credit

RBC Business Essentials - Advanced

Monthly service charge	XCG/USD 10.60 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 1.06 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG/USD 3.18 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	/USD 2.12 per credit

Business Corporate Savings

Business/Corporate Account (new accounts no longer offered)

Monthly service charge	XCG/USD 5.30, 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 1.06 per debit
OTC cash deposits and Mixed deposits (Cash and drafts in one deposit)	XCG/USD 3.18 per credit
Credits via preferred, non-branch channels (Cash deposits/credits via Night Deposit, FAS Deposits)	XCG/USD 2.12 per credit

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

Business Reference Letter	USD 26.50 for offshore clients

Bulk Cash Solutions

Exchange of coins	1% of value of coins min. XCG 5.83 (if value of coins ≥ XCG 100.00) + turnover tax
Coin orders	1% of value of coins min. XCG 10.60 + turnover tax
Large Cash Handling Fee - OTC deposit (local currency)	0.15% of total amount (if OTC cash is ≥ XCG 10,000)
Large Cash Handling Fee - OTC withdrawals (local currency)	0.1% of amount (if cash amount ≥ XCG 10,000) + turnover tax
Dormant Account Fees	XCG 5.30 or USD/other currency 2.65 per month (after 2 years inactive)

Depository Services

Safe Deposit Boxes

Small	XCG 165.00
Medium	XCG 330.00 – XCG 440.00
Large	XCG 715.00
Extra Large	XCG 1,155.00 – XCG 1,375.00

Night and Day Depository

Disposable Bags	XCG 65.00 per 100 bags
Replacement/ additional key	XCG 25.00
Special Monthly administrative fee for deposits in excess outage	Fee calculated based on cost to process excess outages

Cash Management & Payment Services

Drafts

Issuance of Local Currency Drafts	XCG 26.50
Issuance of Foreign Currency Drafts	
< $25,000	XCG 30.00
≥ $25,000	XCG 35.00

Cash Management & Payment Services cont'd

Foreign Currency Cheque Negotiation fee	6 units of respective currency of cheque + applicable tax

Standing orders

Set-up fee	XCG 12.60
Automatic payments to same name account in RBC	XCG 6.30
Automatic payments to third party account in RBC	XCG 6.30
Automatic payments to other local banks (online)	XCG 6.83
Amendment fee	XCG 12.60
Cancellation fee (cancelled by RBC due to 3 consecutive NSF)	XCG 27.00 + tax (as applicable)
Reversal of standing order/pre-authorized payments due to insufficient balance	XCG 28.50 per entry
Foreign standing order	0.125% min. 27.00, max 505.00 + applicable draft/ wire fee
Pre-authorized Utility Bill payment	XCG 2.65 per trans.

Bulk or Single Domestic Payments/ Payroll/Collections

Direct credit or payroll item	XCG 1.06 per item
Direct debit item (on-us)	XCG 1.06 per item
Late submission or urgent online request (e-payroll)	XCG 8.48
Late submission or urgent manual request (payroll)	XCG 15.90

Wire Transfers

Incoming Wire Transfers

Local incoming	FREE
International incoming	XCG 15.90

Outgoing Wire Transfers

	Branch	Online
Local Outgoing		
To own account	FREE	FREE
To third party at RBC	XCG 5.30	FREE
To third party at another local bank	XCG 5.30	XCG 1.59
Inter-island Outgoing		
To third party at RBC (Bonaire, Saba, St. Maarten)	XCG 7.42	XCG 2.65
To third party at another bank (Bonaire, Saba, St. Maarten)	XCG 7.42	XCG 3.71
International Outgoing*	XCG 36.00 + 1/8% min. XCG 25.00 max. XCG 500.00 + turnover tax	XCG 30.00 + 1/8% min. XCG 20.00 max. XCG 500.00 + turnover tax

Wire Transfers - Other

Foreign bank charges	EUR 26.50 / USD 21.20
Foreign currency transfer/NSF	XCG 15.90
Wire Transfer Investigation Fee: Amendments, Recalls, Returns,Trace	XCG 57.24/ USD 31.80
SWIFT MT 940 Statement	75.00 per account/ per month

Wire Transfers cont'd

*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 106.00

Card Services

Credit Cards Annual Fees*

Visa Business	
Applicant / Co-applicant	USD 106.00 / USD 53.00
RBC Rewards Visa Business Platinum	
Applicant / Co-applicant	USD 125.00 / USD 40.00

Additional fees

Urgent payment fee	USD 10.60
Investigation fee	USD 10.60
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
NSF cheque	USD 35.00
Replacement Credit Card fee	USD 10.00
Duplicate statement	USD 10.60
Paper statement fee	XCG 3.00/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 15.90

ATM & POS charges

RBC Debit Card at RBC ATM	
Cash withdrawal	XCG 1.06 per withdrawal
RBC Debit Card at RBC Royal Bank ATMs (Aruba, Bonaire, Saba, St. Maarten)	
Cash withdrawal	XCG 2.00 + exchange rate per transaction + turnover tax
RBC Debit Card at RBC Royal Bank ATMs in TT and EC	
Cash withdrawal	XCG 4.20 + exchange rate per transaction + turnover tax
ATMs on the MasterCard/Cirrus Network	
Balance inquiry	XCG 0.53
Cash withdrawal	XCG 4.20 + exchange rate per transaction + turnover tax
Cash withdrawal declined trans.	XCG 1.06

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 (599) 763-8438 (Curaçao). IBC accounts incur special fees and charges, please check your branch for details.

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