

## Card Services cont'd

ATM fee (non-RBC ATM)	\$2.00
Cash Advance fee	3%, min \$5.00
Dishonoured Payment fee	\$40.00
Late Payment fee	\$40.00
Over Limit fee	\$35.00
Replacement Card fee	\$25.00
Statement Reprint	\$10.00
Interest Rate	18%

## Visa Debit Card<sup>1</sup>

Deposits, transfers, bill payments and balance inquiry	FREE
Local withdrawals	\$1.00 each
Other Bank ATM Withdrawal (in-country)	\$4.00 + 0.50%
Any Bank ATM Withdrawal (out-of-country)	\$3.00 + 2.50%
POS Out-of-country fee - approved	\$0.00 + 2.50%
ATM or POS Transaction (out-of-country) - declined	\$1.00
Other bank ATM (in-country) - declined	\$0.50
Other Bank Balance Enquiry (in-country)	\$0.50
Other Bank Balance Enquiry (out-of-country)	\$0.50
Issuance of replacement card	\$5.00

<sup>1</sup>Debit 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

<b>Business Financing* (Loans, Mortgages, Overdrafts and Other Revolving Facilities)</b>	
Management Fee	1% of Principal Amount or min. \$200.00
Annual Review Fee	0.25% of the authorized limit of the revolving facility or min. \$200.00
Prepayment - Annual lumpsum allowed	20% of principal amount
Any partial repayment in excess of the annual lumpsum or full prepayment	6 month's interest
Late Payment Fee	5% of Principal and Interest in arrears after 10 days grace period, min. \$100.00 in the currency of the facility (Excludes Value Added Tax)
Settlement Letter	\$50.00
Credit Documentation	
Amendment Fee	200 units of currency of loan (flat fee)
Refinance Fee	1% of new funds, min. \$200.00
Restructuring Fee	\$200.00
Waivers of Principal Repayment	Current month's interest + Credit Documentation fee (\$200.00)
Late Reporting Fee	\$250.00 per report per entity
<b>(Loans &amp; Mortgages only)</b>	
Administration Fee	\$100.00
Release of Collateral - Letters	\$15.00
Audit Confirmations	
Current Year	\$30.00
Each Prior Year	\$45.00

\*Fees in relative currency of facility

## Lending Services cont'd

<b>Working Capital Line/Commercial Loans/Mortgages</b>	
Appliance Fee	1% or min. \$200.00
Annual Review Fee	1% or min. \$250.00
Credit Documentation Amendment Fee	200 units of currency of loan (flat fee)
Late Reporting Fee	\$250.00 per report per entity

Notes:

- 1) Fees are directly aligned with existing commercial credit fees in market.
- 2) Fees are in domestic currency.



**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 Main Branch, Raleigh House, Leeward Highway

> Call (649) 941-4776 or Fax (649) 941-8825

> Visit [www.rbc.com/caribbean](http://www.rbc.com/caribbean)

## Disclaimer

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Royal Bank

# Turks and Caicos Business/Corporate Schedule of Service Fees and Account Charges

Effective March 1, 2022



# RBC Royal Bank Turks and Caicos Business/Corporate Schedule of Service Fees and Account Charges

## Business Banking and Savings Account

<b>RBC Day to Day Business</b>	
Monthly service charge	USD 15.00
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	USD 2.00
Per cheque item fee	USD 2.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	USD 1.00
Credits via preferred, non-branch channels (Cash and/or cheque deposits/credits via Night & Day Deposit, ATM)	USD 0.50

<b>RBC Business Savings Account</b>	
Monthly service charge	USD 5.00
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	USD 2.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	FREE
Credits via preferred, non-branch channels (Cash and/or cheque deposits/credits via Night & Day Deposit, ATM)	FREE

<b>RBC e-Business Account</b>	
Monthly service charge	FREE
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	USD 4.00
Per cheque item fee	USD 4.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	USD 2.00
Credits via preferred, non-branch channels (Cash and/or cheque deposits/credits via Night & Day Deposit, ATM)	USD 0.50
Electronic Debits (Debits include account to account transfers within RBC - same name and bill payments via Mobile Banking, Online Banking, ATM. Debits exclude wire transfers)	FREE

## Fixed Fee Plans

<b>RBC Business Essentials</b>	
Monthly service charge	USD 20.00
Transactions included (OTC debits, cheque debits, OTC credits, non-branch credits)	Up to 5 branch & non-branch
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	USD 2.00
Per cheque item fee	USD 2.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	USD 1.00
Credits via preferred, non-branch channels (Cash and/or cheque deposits/credits via Night & Day Deposit, ATM)	USD 0.50

<b>RBC Business Essentials - Plus</b>	
Monthly service charge	USD 35.00
Transactions included (OTC debits, cheque debits, OTC credits, non-branch credits)	Up to 25 branch & non-branch
In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)	USD 2.00
Per cheque item fee	USD 2.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)	USD 1.00
Credits via preferred, non-branch channels (Cash/cheque/drafts/deposits via Night Deposit, ATM)	USD 0.50

<b>RBC Business Essentials - Advanced</b>	
Monthly service charge	USD 60.00
Transactions included (OTC debits, cheque debits, OTC credits, non-branch credits)	FREE for daily balance $\geq$ 1,000,000 Up to 50 branch & non-branch

## Fixed Fee Plans cont'd

In-branch/customer-generated debit (Debits include OTC cash withdrawals, account transfers at RBC)		USD 2.00
Per cheque item fee		USD 2.00
In-branch/customer-generated credit (Credits include OTC cash & cheque deposits)		USD 1.00
Credits via preferred, non-branch channels (Cash/cheque/drafts/deposits via Night Deposit, ATM)		USD 0.50

## Fixed-term Deposits

Contact us for current rates and terms.	
Premature redemption	
- Interest is forfeited if redeemed within first 3 months.	
- In excess of 3 months, 1% less of accrued interest or the accrued interest, whichever is less.	
Min. penalty	\$40.00

## General Deposit-related /Sundry Fees

<b>Auditor's Bank Confirmations/Letters to Consulates</b>	
Auditor's Bank Confirmation - current year	\$30.00
Auditor's Bank Confirmation - prior years	\$45 per year
Letters to Consulates	\$25.00
Certification of Account Balances	\$40.00
Certificates of Interest Earned/Paid	\$30.00

<b>Bank Statements</b>	
Interim/Duplicate Statements	\$15.00
Screen Print (OTC)	\$10.00

<b>Cheque Book Fees</b>	
Commercial Cheques	\$50.00
Commercial Cheques with Logo	\$55.00
Commercial Cheques Duplicate	\$60.00
Commercial Cheques Duplicate with Logo	\$65.00
Scenic Commercial Cheques	\$60.00
Scenic Commercial Cheques with Logo	\$65.00
Scenic Commercial Cheques Duplicate	\$65.00
Scenic Commercial Cheques Duplicate with Logo	\$70.00

<b>Cheque Encashment (Non-clients)</b>	
Non-client cheque encashment, other non-client transactions fee	\$15.00

<b>Dishonoured Cheques (N.S.F.)</b>	
Returned Cheque Fee on Issuer	\$15.00 - \$35.00*
Return Cheque Fee on Depositor	\$35.00

\*Includes cheque discrepancies and insufficient funds

<b>Bulk Cash Solutions</b>	
Large deposits (local currency) $\geq$ \$10,000	1.5%
Withdrawals $\geq$ \$10,000	1%
Exchange of coins	1% of value of coins, min. \$10.00 (if $\geq$ \$100)
Coin & note orders	1% of value, min. charge \$20.00

<b>Search for Accounts</b>	
Per name	\$15.00

<b>Search for Records</b>	
Searching for or reconstructing client records, e.g. loan accounts, chequing accounts, etc. for examination and/or duplications:	
Per hour	\$30.00

<b>Search for Vouchers</b>	
Locating for examination and/or duplication of cheques, deposits, money orders, drafts etc. Easily located items, full details provided:	

## General Deposit-related /Sundry Fees cont'd

Per item	\$5.00 or \$30.00 per hour (whichever is greater)
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<b>Unclaimed Balances</b>	
All accounts with no client-initiated entries over one year for which there is no response to notices sent:	
Per month	6 units of account currency
Final Dormant Notice	50 units of account currency

<b>Dormant Account Charges</b>	
Dormant Account Fee	6 units of currency of account per month
Final Dormant Notice	50 units of currency of account

<b>Account Closures</b>	
Closed within 90 days of opening	\$15.00

## Depository Services

<b>Safe Deposit Boxes</b>	
Small	\$65.00 - \$85.00
Medium	\$95.00 - \$115.00
Large	\$130.00 - \$150.00
Extra Large	\$220.00 - \$275.00

<b>Night and Day Depository</b>	
Disposable Bags	\$40.00 per 100
Annual fee - (Canvas bags only)	\$60.00 per annum
Replacement/ additional keys	\$30.00 per key
Special Monthly administrative fee for deposits in excess outage	Fee calculated based on cost to process excess outages

## Payment Services

<b>Drafts/Manager's Cheques</b>	
Local (USD cheques for negotiation in USD within TCI only)	\$11.00

<b>Sale of Foreign Currency Drafts</b>	
< \$25,000 currency of cheque	USD 25.00
$\geq$ \$25,000 currency of cheque	USD 35.00

Note: Foreign currency draft fees will apply where a USD draft will be negotiated outside of TCI

<b>Travellers Cheques</b>	
Encashment fee - Visa Travellers Cheques - cashing	\$0.25
Other Travellers Cheques - cashing	\$1.15

<b>Foreign Currency Cheque</b>	
Negotiation fee	6 units of currency of cheque

<b>Standing Orders</b>	
Set-up fee	\$4.00
To other local bank	14.00 + Cost of draft/wire to other bank
Credits to account - same or other name	\$12.00
Amendment fee	\$15.00
Standing order cancelled by bank after 3 consecutive reversals/declines	\$17.00
Reversal or decline due to NSF	\$7.00

<b>Bulk or Single Domestic Payments/Payroll/Collections</b>	
Electronic processing fee (Direct debit and Credit fee RBC or another local bank via Send Funds to Local Bank - Digital Banking Features or automated electronic means)	
	\$1.00 per item

## Payment Services cont'd

Manual Payroll - Processing fee (applicable to existing clients only)	\$25.00 + cost of draft
Late Submission fee	\$25.00

<b>Stop Payments</b>	
Local Cheques	\$25.00
Local/Foreign Drafts	\$30.00
Foreign Cheques	\$40.00

<b>Collection Services</b>	
<b>Biller Services*</b>	
Initial setup	\$100.00
Bill Payment per trans. fee	USD 1.00

\*These fees may be applicable to new clients ONLY.

## Wire Transfers

<b>Incoming Wire Transfers</b>	
Credit an account at RBC	\$10.00
Credit an account at another Bank	\$15.00

<b>Outgoing Wire Transfers</b>	
Local Wire & Telephone Transfers	\$5.00

<b>Outgoing Wire Transfers - Paid in Local/Foreign Currency*</b>		
	<b>Branch</b>	<b>Online</b>
Up to \$24,999	\$71.50	\$51.50
\$25,000-\$99,999	\$86.50	\$66.50
\$100,000-\$499,999	\$131.50	\$96.50
Over \$500,000	\$145.00	\$100.00

\*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.

<b>Wire Transfers - Other</b>	
SWIFT 940 Statement	USD 125.00 per account/ per month
Wire Transfer Investigation Fee: Amendments, Recalls, Returns, Trace	\$35.00

## Digital Banking (Online & Mobile Banking)

<b>Business Account</b>	
Monthly Fee	FREE
Electronic Statements (e-Statements)	FREE
Hard Token (Replacement)	USD 25.00

## Card Services

<b>Credit Cards Annual Fees</b>	
<b>Visa Corporate Expense</b>	
Applicant / Co-applicant	\$70.00/\$35.00
<b>RBC Rewards Visa Platinum Business</b>	
Applicant / Co-applicant	\$125.00/\$65.00

<b>Additional fees</b>	
Electronic Statements (e-Statements)	FREE
Paper Statement	\$1.50