Tips on Smart Business Banking

Tip #1: Choose the right account for you

> If you have a predictable number of monthly transactions, then one of our three fixed fee plans may be suitable for you.

> If you prefer to pay for each transaction as you go along and/or have a variable number of monthly transactions, our RBC Day to Day Business Account may be best suited to your needs.

> To ensure that you have the suitable account to meet your needs you may speak with your Relationship Manager or Branch Account Manager.

Tip #2: Bank at your convenience

> Digital and Mobile Banking services are our most cost-effective and convenient channels for your transactional needs including: wire transfers, payroll services, bill payments and account to account tranfers (same name).

> Use our safe and convenient Night and Day depository services to make cash and cheque deposits at lower costs.

> Non-complex legal entities such as sole traders who qualify for ATM card service, are encouraged to utilize this channel to benefit from lower fees.

> Use RBC Royal Bank ATMs wherever possible to avoid paying extra charges for using other bank's ATMs.

Tip #3: Avoid paying higher fees

> Use our preferred self serve, electronic or non-branch channels such as: Digital and Mobile Banking, ATM and Night & Day deposits to benefit from lower transaction fees. Remember in-branch transactions incur higher fees.

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.

If you would like to review your current business 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.

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.

(06/2026)

To find out more about our Deposit Account Guide or any other information not listed in this brochure:

> Visit Main Branch,
24 Shedden Road, George Town
Tel: (345) 949-4600. Fax: (345) 949-7396

> Or Red Bay Branch, 53 Shamrock Road
Tel: (345) 949-6836. Fax: (345) 949-9733

> Or visit www.rbc.com/caribbean

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Royal Bank

Cayman Business Deposit Account Selection Guide

Effective March 1, 2022

RBC Royal Bank Cayman Business Deposit Account Selection Guide

Account	Description	Monthly Service Charge	Minimum Opening Balance	Debit/Credit Transactions included in Monthly Fee	[1] In-branch customer generated debit transactions	Per cheque item fee	[2] In-branch customer generated credit transactions	[3] Credits via Preferred, Non-Branch Channels	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available (Subject to normal lending criteria)
Business Savings Account										
RBC Business Savings Account	A basic business savings account ideal for small businesses, sole-traders and start up business, who prefer to separate their current/banking account from their business savings.	KYD/USD 5.00	KYD 500.00/ USD 500.00	N/A	KYD/USD 1.50 per debit	N/A	**FREE**	**FREE**	Yes	No
e-Account										
RBC e-Business Account	An account specially designed for e-savvy businesses who prefer to bank through self serve, electronic channels such as: Digital Banking and ATM. Plus no monthly service charge.	**FREE**	KYD 500.00	[4] Electronic debits **FREE**	KYD 4.00 per debit	KYD 4.00 per cheque	KYD 2.00 per credit	KYD 0.40 per credit	No	Yes
Business Banking Accounts and Fixed Fee Plans										
RBC Day to Day Business Account	A 'pay as you go' chequing account geared towards business clients with a variable number of monthly transactions, who prefer to pay for each transaction incurred. It is suited to start up and growing businesses.	KYD/USD 10.00	KYD 500.00/ USD 500.00	N/A	KYD/USD 1.50 per debit	KYD 1.50 / USD 1.00 per cheque	KYD/USD 0.75 per credit	KYD/USD 0.40 per credit	No	Yes
RBC Business Essentials	An economical package specially designed for small businesses and micro enterprises with low monthly transactions, which remain consistent.	KYD/USD 16.00	KYD 500.00/ USD 500.00	Up to 5 **FREE** (branch & non branch)	KYD/USD 1.50 per debit	KYD 1.50 / USD 1.00 per cheque	KYD/USD 0.75 per credit	KYD/USD 0.40 per credit	No	Yes
RBC Business Essentials - Plus	An ideal package for growing and medium-sized companies with predictable transactions, which remain consistent.	KYD/USD 28.00	KYD 500.00/ USD 500.00	Up to 25 **FREE** (branch & non branch)	KYD/USD 1.50 per debit	KYD 1.50 / USD 1.00 per cheque	KYD/USD 0.75 per credit	KYD/USD 0.40 per credit	No	Yes
RBC Business Essentials - Advanced	A superior package for larger businesses and corporations with higher monthly transactions, which remain consistent.	**FREE** if daily closing balance of 1,000,000 units is maintained $50.00 if balance falls below 1,000,000 units (KYD/USD)	KYD 500.00/ USD 500.00	Up to 50 **FREE** (branch & non branch)	KYD/USD 1.50 per debit	KYD 1.50 / USD 1.00 per cheque	KYD/USD 0.75 per credit	KYD/USD 0.40 per credit	No	Yes
IBC Account	An account that allows businesses to transcend borders. Available in a wide range of world currencies. Ideal for International Companies, special companies, or tax exempt companies.	KYD 100.00 if balance falls below 500,000 units All other currencies $120.00	N/A	N/A	$1.50 per debit	N/A	$0.75 per credit	$0.40 per credit	No	Yes

[1] Debits include over-the-counter withdrawals, bill payments, account transfers.
[2] Includes in-branch cash and cheque deposits.
[3] Includes cash, cheque, draft deposits via Night & Day Deposit Services, and ATM.
[4] Includes account to account transfers within RBC (same name), bill payments via Online Banking, Mobile Banking and ATM.
Note: ATM & POS refers to RBC card at RBC ATM & Local POS. All information is subject to change. Fees shown are in local currency unless other noted and are exclusive of stamp duty.
*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.
Effective March 1, 2022.