

## 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.
- > 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, an 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 Relationship Manager Financial Solutions.

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.



**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.

## 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.

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

- > Visit your nearest RBC Royal Bank Branch
- > Call +(721) 546-7288
- > Visit [www.rbc.com/caribbean](http://www.rbc.com/caribbean)

### Disclaimer

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Royal Bank

## St. Maarten Personal Deposit Account Selection Guide

Effective March 1, 2022



# RBC Royal Bank St. Maarten Personal Deposit Account Selection Guide

Account	Description	Minimum Opening Balance	Monthly Fee	Number of FREE Debit Transactions per month	Additional Credit/Debit Transaction Fees	Digital Banking and ATM transfers between your RBC accounts	Pays Interest (Minimum balance to earn interest)	Overdraft Protection Available*
<b>Banking Accounts</b>								
<b>RBC Day to Day Banking</b>	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.	XCG 100.00	XCG 15.00	—	Branch XCG 3.00 ATM: <b>FREE</b> at RBC ATMs	<b>FREE</b>	No	Yes
<b>RBC No Limit Banking</b>	An enhanced banking account that offers unlimited free in branch and debit transactions, as well as, free banking at RBC Royal Bank ATMs.	XCG 500.00	XCG 15.00	UNLIMITED <b>FREE</b> Branch	Branch <b>FREE</b> ATM: <b>FREE</b> at RBC ATMs	<b>FREE</b>	No	Yes
<b>RBC VIP Banking</b>	An all-inclusive package designed to simplify your banking including unlimited debit transactions, unlimited debits at RBC Royal Bank ATMs as well as other bank ATMs, free drafts, standing orders and much more.	XCG 5,000.00	XCG 30.00	UNLIMITED <b>FREE</b> Branch	Branch <b>FREE</b> ATM: <b>FREE</b> at RBC ATMs	<b>FREE</b>	No	Yes
<b>Savings Accounts</b>								
<b>RBC Day to Day Savings</b>	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	XCG/USD 100.00	XCG 5.00 USD 5.00 if daily closing balance of USD 1,000.00 is not maintained	—	Branch XCG 3.00/USD 1.50 ATM: <b>FREE</b> at RBC ATMs	<b>FREE</b>	Semi-annually (XCG/USD 100.00)	No
<b>RBC Enhanced Savings</b>	An enhanced savings account designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates.	XCG 1,000.00/ USD 1,400.00	<b>FREE</b> if daily closing balance of XCG/USD 1,000.00 is maintained XCG/USD 5.00 if daily closing balance of XCG /USD 1,000.00 is not maintained	—	Branch XCG 2.50/USD 1.50 ATM: <b>FREE</b> at RBC ATMs	<b>FREE</b>	Semi-annually (XCG 1,000.00/ USD 1,400.00)	No
<b>RBC High Interest Bearing eSavings</b>	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.	XCG 2,000.00/ USD 2,800.00	<b>FREE</b> if daily closing balance of XCG 2,000.00/USD 5,000.00 is maintained XCG/USD 10.00 if daily closing balance of XCG 2,000.00/USD 5,000.00 is not maintained	—	Branch XCG/USD 5.00 ATM: <b>FREE</b> at RBC ATMs	<b>FREE</b>	Monthly (XCG 5,000.00/ USD 2,800.00)	No
<b>Age-Based Accounts</b>								
<b>RBC Leo's Young Savers</b>	A basic savings account designed for children and youth ages 0 -17.	No minimum	<b>FREE</b>	—	Branch XCG 2.50 ATM: <b>FREE</b> at RBC ATMs	<b>FREE</b>	Semi-annually (no minimum)	No
<b>RBC Student Banking</b>	A banking account designed for persons 18-25 years old enrolled in a full time, post-secondary program.	XCG 100.00	<b>FREE</b>	—	Branch XCG 2.50 ATM: <b>FREE</b> at RBC ATMs	<b>FREE</b>	No	No
<b>RBC SixtyPlus</b>	A savings account specially designed for persons 60 years and over.	XCG/USD 1,000.00	<b>FREE</b> if daily closing balance of XCG/USD 5,000.00 is maintained XCG 5.00 if daily closing balance of XCG 5,000.00 is not maintained	—	Branch XCG 2.00 ATM: <b>FREE</b> at RBC ATMs	<b>FREE</b>	Monthly (XCG/USD 1,000.00)	No

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