

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 #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: 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 transfers (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.

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.

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.

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

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Royal Bank

St. Maarten Business Deposit Account Selection Guide

Effective March 1, 2022



RBC Royal Bank St. Maarten Business Deposit Account Selection Guide

Account	Description	Monthly Service Charge	Minimum Balance Requirements	Debit/Credit Transactions included in Monthly Fee	¹ In-branch customer generated debit transactions	² In-branch cash and mixed deposits	³ Credits via Preferred, Non-Branch Channels	Pays Interest	Overdraft Protection Available (Subject to normal lending criteria)
Business Banking Account									
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.	XCG/USD 12.00 (Onshore) USD 25.00 (Offshore)	No	Up to 20 FREE (non-branch credits only)	XCG/USD 1.00 per debit	XCG/USD 3.00 per credit	XCG/USD 2.00 per credit	No	Yes
Fixed Fee Plans - Three fixed fee packages which offer a rXCGe of transactions for a flat monthly fee (offered Onshore only)									
RBC Business Essentials	An economical package specially designed for small businesses and micro enterprises with low monthly transactions, which remain consistent.	XCG/USD 8.00	No	Up to 5 FREE (in-branch) Up to 20 FREE (non-branch credits)	XCG/USD 1.00 per debit	XCG/USD 3.00 per credit	XCG/USD 2.00 per credit	No	Yes
RBC Business Essentials - Plus	An ideal package for growing and medium-sized companies with predictable transactions, which remain consistent.	XCG/USD 10.00	No	Up to 25 FREE (in-branch & non-branch)	XCG/USD 1.00 per debit	XCG/USD 3.00 per credit	XCG/USD 2.00 per credit	No	Yes
RBC Business Essentials - Advanced	A superior package for larger businesses and corporations with higher monthly transactions, which remain consistent. Plus monthly fees are waived with a minimum daily balance of 1,000,000 units.	XCG/USD 12.00	No	Up to 50 FREE (in-branch & non-branch)	XCG/USD 1.00 per debit	XCG/USD 3.00 per credit	XCG/USD 2.00 per credit	No	Yes

¹ Debits include OTC withdrawals, account transfers (same name).

² Mixed deposits are cash and draft in one deposit.

³ Includes cash and mixed deposits via night deposits and FAS deposits.

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