

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 800-1RBC (1722)
- > Visit www.rbc.com/caribbean

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Royal Bank

Trinidad and Tobago Personal Deposit Account Selection Guide

Effective March 1, 2022



RBC Royal Bank Trinidad and Tobago Personal Deposit Account Selection Guide

| Account | Description | Min Opening Balance | Monthly Fee | ¹ Transactions included in Monthly Fee | Additional Transaction Fees | Digital Banking & ATM transfers between your RBC accounts | Pays Interest (Minimum balance to earn interest) | Overdraft Protection Available* |
|---|---|---------------------|---|--|---|---|--|---|
| Banking Accounts | | | | | | | | |
| ² RBC Day to Day Banking | 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. | \$100.00 | \$25.00 | 5 FREE Cheques and \$5.50 per cheque thereafter | Branch \$12.00 Cheques \$5.50 Withdrawal at local RBC ATM FREE Purchase at local merchant \$0.75 | FREE | No | Yes |
| ³ RBC No Limit Banking | An enhanced banking account that offers unlimited free in branch, cheque and debit transactions, as well as, free banking at RBC Royal Bank ATMs. | \$500.00 | \$50.00 | UNLIMITED In Branch, Cheques and purchases at local merchants | Branch and Cheques FREE Withdrawal at local RBC ATM FREE Purchase at local merchant FREE | FREE | No | Yes |
| RBC VIP Banking | 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. | \$500.00 | \$250.00 | UNLIMITED In Branch, Cheques, local ATM Cash Withdrawals and purchases at local merchants PLUS much more | Branch and Cheques FREE Withdrawal at local ATM FREE Purchase at local merchant FREE | FREE | No | Yes |
| Savings Accounts | | | | | | | | |
| ⁴ RBC Day to Day Savings | A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds. | \$100.00 | \$15.00 | – | Branch \$12.00 Withdrawal at local RBC ATM FREE Purchase at local merchant \$0.75 | FREE | Yes (\$500.00) | No |
| ⁵ RBC Enhanced Savings | An enhanced savings account designed for individuals who have or intend to accumulate large savings and are desirous of enjoying premium interest rates. | \$15,000.00 | FREE if daily closing balance of \$15,000.00 is maintained | – | Branch \$12.00 Withdrawal at local RBC ATM FREE Purchase at local merchant \$0.75 | FREE | Yes (\$15,000.00) | No |
| | | | \$20.00 if daily closing balance falls below \$15,000.00 | | | | | |
| ⁶ RBC High Interest Bearing eSavings | 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. | \$50,000.00 | FREE if daily closing balance of \$50,000.00 is maintained | Unlimited FREE purchases at local merchants | Branch \$14.00 Cheques \$7.00 Withdrawal at local RBC ATM FREE Purchase at local merchant \$0.75 | FREE | Yes (\$50,000.00) | No |
| | | | \$25.00 if daily closing balance falls below \$50,000.00 | | | | | |
| Age-Based Accounts | | | | | | | | |
| RBC Leo's Young Savers | A basic savings account designed for children and youth ages 0 -17 for their day to day banking needs. The account can be opened by parents who are just starting to save toward their child's future and would like to have access to their funds. | \$100.00 | FREE | Unlimited FREE In-Branch and purchases at local merchants | Branch FREE Withdrawal at local RBC ATM FREE Purchase at local merchant FREE | FREE | Yes | No |
| ⁷ RBC Student Banking | A banking account designed for persons 18-25 years old enrolled in a full time, post-secondary program. | \$100.00 | \$15.00 | 5 FREE Cheques and \$5.00 per cheque thereafter Unlimited FREE purchases at local merchants | Branch \$8.00 Cheques \$5.00 Withdrawal at local RBC ATM FREE Purchase at local merchant FREE | FREE | No | Yes |
| ⁸ RBC Sixty Plus Package | A package specially designed for persons 60 years and over. Available as a savings or banking account. | \$100.00 | FREE if daily closing balance of \$15,000.00 is maintained | UNLIMITED In Branch, Cheques, purchases at local merchants PLUS much more | Branch and Cheques FREE Withdrawal at local RBC ATM FREE Purchase at local merchant FREE | FREE | RBC Sixty Plus Savings - Yes (\$500.00) RBC Sixty Plus Banking - No | RBC Sixty Plus Savings - No RBC Sixty Plus Banking - Yes |
| | | | \$15.00 if daily closing balance falls below \$15,000.00 | | | | | |
| Foreign Currency Accounts | | | | | | | | |
| RBC Day to Day Savings USD Currency | A savings account allowing you to save in USD. | USD 500.00 | \$2.00 | – | Branch (Debits/Credits) USD 1.50 Withdrawal at local RBC ATM FREE** Purchase at local merchant FREE** | Available via Digital Banking Only | No | No |

¹ Includes cheques and specific over-the-counter transactions; ² Regular Chequing Account; ³ Royal Courtesy Account; ⁴ Regular Savings Account; ⁵ Premium Savings Account; ⁶ Multiplier Account; ⁷ Future Fortune Account and ⁸ Plan 55 Account

*Subject to normal lending criteria ATM transactions refer to RBC TTD debit card at RBC TTD ATM ®/™ Trademark(s) of Royal Bank of Canada. Used under licence.

**The USD Currency Debit Card can be used for local currency Bill Payments, Cash Withdrawals and Purchases; however, such transactions will require currency conversion using the applicable exchange rate.