

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

Disclaimer

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Royal Bank

Trinidad and Tobago Business Deposit Account Selection Guide

Effective March 1, 2022



RBC Royal Bank Trinidad and Tobago Business Deposit Account Selection Guide

| Account | Description | Monthly Service Charge | Minimum Opening Balance | ¹ Debit/Credit Transactions included in Monthly Fee | Additional Debit/ Credit Transaction Fees | ² Credits via Preferred Non-Branch Channels* | ³ Electronic Debits* | Pays Interest (Minimum balance to earn interest) | Overdraft Facility Available (Subject to normal lending criteria) |
|--|--|---|-------------------------|--|---|---|--------------------------------------|--|---|
| Day to Day 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. | \$30.00 | \$1,000.00 | NIL | \$1.50 per debit/credit entry | \$0.50 per credit | \$0.25 per debit | No | Yes |
| 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, ATM and Tellerphone. Plus no monthly service charge. | FREE | \$500.00 | NIL | \$1.50 per debit/credit entry | \$0.50 per credit | FREE (excludes wire transfer) | No | Yes |
| Fixed Fee Plans - Three fixed fee packages which offer a range of transactions for a flat monthly fee | | | | | | | | | |
| RBC Business Essentials | An economical package specially designed for small businesses and micro enterprises with low monthly transactions, which remain consistent. | \$10.00 | \$2,000.00 | Up to 5 FREE | \$1.50 per debit/credit entry | \$0.50 per credit | \$0.25 per debit | No | Yes |
| RBC Business Essentials - Plus | An ideal package for growing and medium-sized companies with predictable transactions, which remain consistent. | \$20.00 | \$5,000.00 | Up to 25 FREE | \$1.50 per debit/credit entry | \$0.50 per credit | \$0.25 per debit | 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. | FREE if daily closing balance of \$1,000,000 is maintained \$25.00 if balance falls below \$1,000,000 | \$10,000.00 | Up to 50 FREE | \$1.50 per debit/credit entry | \$0.50 per credit | \$0.25 per debit | No | Yes |

¹Debits include OTC withdrawals, bill payments, account transfers (same name) and any cheque debit. Credits include in-branch cash and/or cheque deposits.

²Includes cash and cheque deposits via night and day deposits and ATM.

³ Includes account to account transfers (same name), bill payments via Online Banking, Mobile Banking, ATM and TellerPhone.

*Debit/ATM cards, Mobile Banking, Online Banking & Tellerphone services 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.