

# Bonaire Schedule of Fees & Charges

## Personal Services Charges

### Local and international transfers US\$

Transfer between accounts held by the same client at RBC Royal Bank®	<b>FREE</b>
Transfers to third-party accounts at RBC Royal Bank	USD 1.68
Transfers to other local banks	USD 1.68
Urgent foreign transfers - SWIFT (2 days)	USD 20.11 + 1/8% of the amount, with a minimum charge of USD 13.97 and maximum charge of ANG 279.32
Incoming international transfers to accountholder's account	USD 5.59

### Automatic payments (standing orders) US\$

Automatic payments to accounts held by the same client at RBC Royal Bank	<b>FREE</b>
Automatic payments to third-party accounts at RBC Royal Bank or other local banks	USD 1.40 per transaction
Automatic, pre-authorized payments to utilities	USD 1.40 per transaction
Reversal of automatic payments or direct debits due to insufficient balance	USD 13.97 per entry

## Personal Services Charges

### Credits to account US\$

Cash deposits to accounts held by the same client at RBC Royal Bank	<b>FREE</b>
Cash deposits to third-party accounts	NAF 1.68
Cash deposits in foreign currency	USD: <b>FREE</b> EUR: 2.5% of amount deposited <b>FREE</b>
Deposit of RBC Royal Bank cheques	<b>FREE</b>
Deposit of RBC Royal Bank (Aruba) N.V. cheques	<b>FREE</b>
Deposit of other local bank cheques	<b>FREE</b>
Deposit of US bank cheques	<b>FREE</b>
Deposit of cheques drawn on foreign, non-US banks	USD 75.00 + collection costs
Deposit of traveller's cheques	To local account: 1%, To offshore account: 1%

### Cash transactions US\$

Cash withdrawals in ANG	NAF/USD 0.53
Cash withdrawals non-resident account	EUR 0.5% of amount, with a minimum charge of EUR 2.79
Encashment of RBC Royal Bank cheques	<b>FREE</b>
Foreign currency exchange	EUR: 2.5% of amount Other: 0.5% with a minimum charge of USD 1.40 and a maximum charge of USD 5.59
Client purchases of foreign currency	<b>FREE</b>
Encashment of traveller's cheques	ANG: n.a. USD: 1% of amount, with a minimum charge of USD 3.00

## Personal Services Charges

### Personal cheques US\$

20 cheques	USD 8.38
Stop payment of cheques	USD 5.59
Returned cheques	USD 13.97 per cheque

### Cashier's and traveller's cheques US\$

Buying of cashier's cheques	USD 11.17
Buying of traveller's cheques	1% of nominal value

### Local atm transactions using RBC Royal Bank card US\$

Withdrawals from RBC Royal Bank ATM	USD 0.56 per withdrawal <b>FREE</b>
Balance requests via RBC Royal Bank ATM	<b>FREE</b>
Withdrawals (CashNet) from other bank ATM	USD 1.12 per transaction, depending on currency
Withdrawals from other ATM worldwide (CIRRUS)	USD 2.35 per transaction plus exchange rate costs
Payments using RBC Royal Bank debit card (Maestro)	<b>FREE</b>
Replacement of debit card	USD 5.59

### Credit cards USD\$

Visa/ MasterCard membership Classic Card	USD 35.00 per year Extra card: USD 20.00 per year
Gold Card	USD 75.00 per year Extra card: USD 30.00 per year
Corporate Card	USD 100.00 per year Extra card: USD 50.00 per year
Cash withdrawals	1.5%, with a minimum charge of USD 5.00
Costs of use and monthly payment	1.5% debit interest per month
Minimum monthly payment: 5%	
Replacement card	USD 10.00
Extra credits to your credit card - Normal	<b>FREE</b>
Urgent	USD 10.00
Duplicate credit card statement	USD 10.00

## Personal Services Charges

### Administrative charges US\$

Current account (resident) - Balance below ANG 1,000.00:	USD 2.65 per month
Balance above ANG 1,000.00:	USD 1.54 per month
Current account (non-resident/offshore)	USD 10.00 per month
Reference letter	USD 13.97 for personal and commercial clients USD 25.00 for offshore clients
Interest statement	<b>FREE</b> for previous year All other years USD 13.97

### RBC NetBank™ US\$

Membership	<b>FREE</b> for personal clients USD 8.38 for commercial clients (for every 2 users viewing account) USD 13.97 for commercial clients (for every 2 users conducting transactions and viewing accounts) USD 13.97 for offshore clients
Token (in event of loss or theft)	USD 13.97 for personal clients USD 55.87 for commercial clients USD 55.87 for offshore clients
Transfers between accounts held by RBC Royal Bank client	<b>FREE</b>
Transfers to third-party accounts at RBC Royal Bank or other local bank	USD 0.42
Urgent foreign transfers - SWIFT (2 days)	USD 16.76 + 1/8% of amount, with a minimum charge of USD 11.17 and maximum commission: USD 279.33

Effective December, 2010  
ANG = Netherlands Antilles guilders USD = US dollars EUR = Euros  
For details of our other charges, please contact your Account Executive or our Client Service Department on 717 4500 (Bonaire). Publication of March 2012. RBC Royal Bank maintains the right to be able to adapt their charges conform market circumstances. These charges are exclusive of our Value Added Tax (VAT).

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