

# Curaçao Schedule of Fees & Charges

## Personal Services Charges

### Local and international transfers ANG

Transfer between accounts held by the same client at RBC Royal Bank®	<b>FREE</b>
Transfers to third-party accounts at RBC Royal Bank	ANG 3.00
Transfers to other local banks	ANG 3.00
Urgent foreign Transfers - SWIFT (2 days)	ANG 36.00 + 1/8% of the amount, with a minimum charge of ANG 25.00 and maximum charge of ANG 500.00
Incoming international transfers to accountholder's account	ANG 10.00

### Automatic payments (standing orders) ANG

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	ANG 2.50 per transaction
Automatic, pre-authorized payments to utilities	ANG 2.50 per transaction
Reversal of automatic payments or direct debits due to insufficient balance	ANG 25.00 per entry

## Personal Services Charges

### Credits to account ANG

Cash deposits to accounts held by the same client at RBC Royal Bank	<b>FREE</b>
Cash deposits to third-party accounts	ANG 3.00
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 To ANG account: 1%, with a minimum charge of ANG 5.25 (value-dating: 15 days) To USD account: 0.5% (value-dating: 15 days)
Deposit of traveller's cheques	

### Cash transactions ANG

Cash withdrawals in ANG	ANG 1.00
Cash withdrawals in USD/EUR from USD/EUR account	0.5% of amount, with a minimum charge of USD/EUR 5.00
Encashment of RBC Royal Bank cheques	<b>FREE</b>
Foreign currency exchange	USD 0.5% of amount, with a minimum charge of ANG 2.50 and maximum charge of ANG 10.00 EUR: 2.5% of amount <b>FREE</b>
Client purchases of foreign currency	<b>FREE</b>
Encashment of traveller's cheques	ANG: 1% of amount, with a minimum charge of ANG 5.00 USD: 1% of amount, with a minimum charge of USD 3.00

## Personal Services Charges

### Personal cheques ANG

20 cheques	ANG 15.00
Stop payment of cheques	ANG 10.00 per cheque
Returned cheques	ANG 25.00 per cheque

### Cashier's and traveller's cheques ANG

Buying of cashier's cheques	ANG 20.00 per cheque
Buying of traveller's cheques	1% of nominal value

### Local atm transactions using RBC Royal Bank card ANG

Withdrawals from RBC Royal Bank ATM	ANG 1.00 per withdrawal <b>FREE</b>
Balance requests via RBC Royal Bank ATM	
Withdrawals (CashNet) from other bank ATM	ANG 2.00 per transaction, depending on currency
Withdrawals from other ATM worldwide (CIRRUS)	ANG 4.20 per transaction plus exchange rate costs
Payments using RBC Royal Bank debit card (Maestro)	<b>FREE</b>
Replacement of debit card	ANG 10.00

### 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
Business 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 ANG

Current account (resident) - Balance below ANG 1,000.00:	ANG 4.75 per month
Balance above ANG 1,000.00:	ANG 2.75 per month
Current account (non-resident/offshore)	USD 10.00 per month
Reference letter	ANG 25.00 for personal and commercial clients USD 25.00 for offshore clients <b>FREE</b> for previous year All other years ANG 25.00
Interest statement	

### RBC NetBank™ ANG

Membership	<b>FREE</b> for personal clients ANG 15.00 for commercial clients (for every 2 users viewing account) ANG 25.00 for commercial clients (for every 2 users conducting transactions and viewing accounts) ANG 25.00 for offshore clients
Token (in event of loss or theft)	ANG 25.00 for personal clients ANG 100.00 for commercial clients ANG 100.00 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	ANG 0.75
Urgent foreign transfers - SWIFT (2 days)	ANG 30.00 + 1/8% of amount, with a minimum charge of ANG 20.00 and maximum commission: ANG 500.00

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 763 8438 (Curaçao). 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).