

Aruba Schedule of Fees & Charges

Personal Services Charges

Local and international transfers USD\$

Transfer between own accounts held by the same client at RBC Royal Bank®	FREE
Transfer to third parties with bank accounts at RBC Royal Bank or other local banks	Afl. 3.00
Foreign transfers (SWIFT) from account	Afl. 35.00 plus commission of 1/8% of the amount with a minimum charge of Afl. 15.00 and a maximum charge of Afl. 500.00
Transfer to Curacao, Sint Maarten & BES-islands	Afl. 15.00 (1 value day) Afl. 40.00 in case of crediting on the same value day
Incoming international transfers	To credit a resident account in local currency: Afl. 5.00 To credit a resident account in foreign currency: 1/4% of amount with a minimum charge of USD 5.00 and maximum charge of USD 50.00 To credit a non-resident account in foreign currency: 1/4% of amount with a minimum charge of USD 5.00 and maximum charge of USD 100.00

Standing orders USD\$

Local standing orders	Afl. 2.00 per transaction
Pre-authorized payments to utility companies (direct debit)	Afl. 1.50 per transaction

Personal Services Charges

Deposits USD\$

Cash deposits to accounts held by the same client	FREE
Cash deposit to account of third parties	Afl. 5.00 (incl. WEB, Elmar, Setar, Cable TV Aruba, Digicel, etc)
Cash deposit of foreign currency in a foreign currency account	1% with a minimum charge currency account of USD 10.00
Deposit cheques of RBC Royal Bank	FREE
Deposit cheques of other local banks in local currency	FREE, 4 value days
Deposit cheques of banks in the United States of America	1/4% with a minimum charge of USD 5.00 and with a maximum charge of USD 100.00, 10 value days
Deposit other foreign cheques	1/4% with a minimum charge of USD 5.00 and with a maximum charge of USD 100.00, 17 value days
Collection foreign cheques	Cheques sent for collection are charged a fee of 1% of cheque value with a minimum charge of Afl. 75.00 and a maximum charge of Afl. 250.00 plus any additional charges made by the foreign bank
Deposit Traveller's Cheques	1/4% with a minimum charge of USD 5.00 and with a maximum charge of USD 100.00, 10 value days for US Bank and 17 value days for Non-US Bank

Cash transactions USD\$

Cash withdrawal in the same currency of the account	FREE
Buying or selling foreign currency	Afl. 5.00
Cashing Traveller's Cheques	1/4% with a minimum charge of USD 5.00 and a maximum charge of USD 100.00

Personal Services Charges

Personal cheques USD\$

Per booklet of 50 cheques	Afl. 45.00 plus Afl. 5.00 for stamp duty
Stop payment of a cheque	Afl. 20.00 per cheque
Returned cheques	Afl. 35.00 per cheque

Bank cheques & travellers cheques USD\$

Buying bank cheques in Afl. from account	Afl. 10.00 per cheque
Buying bank cheques in foreign currency	Afl. 20.00 per cheque
Sending bank cheques by mail	Certified mail and by courier: Afl. 10.00 (plus courier expenses)
Stop payment of a bank cheque	Afl. 20.00, USD 20.00 or EUR 35.00 per cheque depending on the currency

ATM transactions using RBC card USD\$

Withdrawal from RBTT ATMs in Aruba, Curacao, Sint Maarten & BES-islands	FREE
Withdrawal from an ATM of another bank through CashNet (Aruba, Curacao, Sint Maarten & BES-islands)	Afl. 2.00 per transaction
Withdrawal from an ATM of another bank	Afl. 4.17 per transaction through Cirrus
Payment with your RBC ATM card through CashNet or Maestro	FREE

Credit cards USD\$

Membership Classic Visa or Regular Mastercard	USD 35.00 per year; extra card USD 15.00 per year
Membership Gold Card Visa or Mastercard	USD 75.00 per year; extra card USD 25.00 per year
Membership Business Card Visa or Mastercard	USD 100.00 per year; extra card USD 100.00 per year
Cash advance	2% of the amount with a minimum charge of USD 5.00
Minimum monthly payment	5% of the outstanding balance (minimum charge USD 50.00) or 5% of the card limit

Personal Services Charges

Credit cards cont'd USD\$

Late payment fee	5% of the amount due with a minimum charge of USD 15.00 and a maximum charge of USD 100.00
Exceeding limit fee	5% of the amount with a minimum charge of USD 20.00 and a maximum charge of USD 100.00
Additional deposits on your Credit Card	FREE Urgent: USD 10.00

Administrative fees USD\$

Current account (resident)	Retail: Afl. 7.50 per month Business: Afl./USD/EUR 10.00 per month in the currency of the account
Current account (non-resident)	Afl./USD/EUR 12.50 per month in the currency of the account
Interest letters	FREE For the interest letter of upcoming year: Afl. 10.00

RBC NetBank™ USD\$

Membership and connection	FREE
Security Token	FREE Retail token replacement: Afl. 25.00 Corporate Token replacement: Afl. 75.00
Local transfer	Afl. 1.50 per transaction
Transfer to foreign countries (SWIFT)	Afl. 25.00 plus commission of 1/8% of the amount with a minimum charge of Afl. 10.00 and a maximum charge of Afl. 500.00
Transfer to Curacao, Sint Maarten & BES-islands	Afl. 15.00 (1 value day currency) Afl. 40.00 in case of crediting on the same value day

Effective March, 2012

The Bank charges other fees, however this is an extract of our overall Fees and Charges. Charges not listed above may be obtained from the Bank, upon request. Please contact your Account Executive or our RBC Royal Bank Service Line at 588.01.01. Fees exclude exchange tax levied by the Government of Aruba (exchange tax does not apply if transaction is made from a non-resident account). All information is subject to change without notice. www.rbc.com/caribbean

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