



For further information, call RBTT BANK at:

ST. LUCIA
22 Micoud Street, Castries
Tel: 1 (758) 452-2265

Bay Walk Mall, Gros-Islet
Tel: 1 (758) 457 4371

Gablewoods Mall, Sunny Acres
Tel: 1 (758) 451-7469

Gablewoods Mall (South), Vieux Fort
Tel: 1 (758) 457 6370

Schedule of Fees and Charges



imagine *MORE* for yourself.
<http://www.rbt.com>

SCHEDULE OF FEES AND CHARGES

DEPOSIT SERVICES

Charges

SAVINGS ACCOUNTS

XCD\$

Deposits & Withdrawals	FREE
Closed Accounts within 90 days of opening	\$30.00
Dormant Accounts	
- Closure of account	\$25.00
- Reactivate account	FREE
Third Party Withdrawals	\$10.00

CHEQUE ACCOUNTS

XCD\$

Monthly Service Fee - Personal Chequing Account	\$25.00
Monthly Statement	FREE

SUNDRY CHARGES

XCD\$

Confidential Reports	\$30.00
Certificate of Interest Earned	\$30.00
Voucher Search/Customer's Request:	
less than 6 months	\$50.00
more than 6 months	1 yr back - \$60.00
	2 yrs back - \$75.00
	3 yrs back - \$100.00
	4+ yrs back - \$200.00
Audit Reports	1 yr back - \$60.00
	2 yrs back - \$75.00
	3 yrs back - \$100.00
	4 - 5 yrs back - \$200.00
	6+ yrs back - \$250.00
Interim/Duplicate Statement at Customer's request	\$15.00
Return Cheque	\$50.00
Stop Payments	\$30.00
Transfer from other Deposit Accounts to cover cheque	\$15.00

ATM SERVICE

XCD\$

ATM Card	FREE
Replacement of ABM cards	\$30.00
Deposit (cheque or cash)	NIL

ONLINE BANKING

XCD\$

Subscription Fee - Monthly	Personal FREE Business \$25.00/ \$35.00
Wire Transfer Via online banking	\$10.00 discount to be applied to normal charges

PAYMENT SYSTEM

Charges

LOCAL PAYMENTS

XCD\$

Drafts	\$15.00 plus stamp duty
Issuing Duplicate Drafts	\$20.00 per draft plus stamp plus cost of new draft
Standing Orders	Set Up Fee \$10.00 Monthly Fee \$15.00

FOREIGN PAYMENTS

XCD\$

Drafts:	
Sale	\$15.00 plus stamp duty
Purchase	Buying Rate plus \$5.00
Stop Payments	\$30.00 plus out of pocket expenses
Mail Payment Orders:	
Sale	\$15.00 plus airmail and exchange charges
Purchases:	Buying rate plus \$5.00
To Credit Account at Bank	\$10.00
To Credit Account at Another Bank	\$15.00
Beneficiary to collect Funds	\$15.00
Cable and Telex Payment Orders:	
Sale	\$20.00 plus exchange where applicable plus Cable/Telex, telephone charges
Purchases:	
To Credit Account at Bank	FREE
To Credit Account at Another Bank	\$15.00
Beneficiary to collect Funds	\$15.00
Tracing Wire Transfer	\$20.00
Travellers Cheques:	
Sale	1%
Purchase	\$5.00

SECURITY SERVICES

XCD\$

Safe Deposit Boxes	
2" X 5"	\$100.00 Annual Rental
3" X 5"	\$125.00 Annual Rental
5" X 5"	\$175.00 Annual Rental
Visits	24 FREE visits per annum
Additional Visits	\$5.00 each visit
Minimum rental	1 month (charge prorated by month)
Rental rebate	0.50% rate for each unexpired month
Listing of contents for Estate Purposes	\$50.00 for the first hr plus \$25.00 for every additional hr

LENDING SERVICES

Charges

MORTGAGE

XCD\$

Management Fee - Commitment fee	For first 120 days after acceptance - no charge, thereafter 1% per annum payable pro rata on undrawn amt. of accepted facility, min \$250.00
Management Fee - Closing fee	Negotiation Fee \$5001 & under - \$150.00 \$5001 & over - 1% min \$250.00

CONSUMER/INSTALLMENT LOAN

XCD\$

Management Fee - Closing fee	1% loan amount minimum \$250.00
Settlement letter	\$25.00
All Loans - Late Payment	\$50.00 after 10 days

OVERDRAFT

XCD\$

Minimum Monthly Fee	\$30.00
Management Fee	1% minimum \$250.00
Overlimit Fee	\$40.00 per item

SUNDRY CHARGES

XCD\$

Statement of Interest Paid	FREE
Additional copy	\$30.00

CREDIT CARDS

USD\$ DENOMINATED

RBTT Visa Classic International	
Annual Fee/Co-applicant	\$40.00/\$20.00
RBTT Visa Gold	
Annual Fee/Co-applicant	\$60.00/\$30.00
RBTT Visa Business	
Annual Fee/Additional Cards	\$100.00/\$60.00
Other Fees	
Cash Advance Fee	2%
Over limit Fee	USD\$30.00
NSF Return Cheque/ Dishonoured Payment Fee	USD\$25.00
Reprinting/Duplicate Statement	XCD\$7.50
Late Payment Fee	USD\$25.00
Replacement Card	USD\$20.00
Interest Rate	20%

EFFECTIVE SEPTEMBER 1ST 2012

This is an extract of our overall fees used for personal services, charges not listed above may be obtained from the Bank upon request.

All information is subject to change. <http://www.rbtt.com>



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