

2013 Schedule of Fees & Charges

Current Accounts

Cheque Leaves

Business	US\$105.00 per 100leaves
New Accounts (Business)	First supply of 50 leaves free
Personal	US\$18.00 per 25 leaves
New Accounts (Personal)	First supply of 25 leaves free
Service Charge (Personal & Non-Personal)	Foreign Currency Account - US\$3.08 per entry plus US\$87.44 per month
Cheques in Excess of \$2M	\$5,825.00 per transaction

Cheques returned (Insufficient Funds)

Local Currency	\$1,100.00 per cheque
Foreign Currency Account	US\$25.00 per cheque

Stop Payments

Local Currency	\$450.00 per cheque
FX Chequing Account (Incl. FBC)	US\$40.00 per cheque

Regular Personal Chequing Account

Deposits	FREE
Monthly Service Charge	\$400 (minimum)
Customer generated debit transactions*	\$80 per transaction
Number of free customer generated debit transactions	5 per month

Supreme & Personal Plus Chequing Accounts

Deposits	FREE
Monthly Service Charge	FREE if daily balance of \$100,000 is maintained; \$400 if daily closing balance falls below \$100,000
Customer generated debit transactions*	FREE if daily balance of \$500,000 is maintained; \$80 per transaction if daily closing balance falls below \$500,000
Number of free customer generated debit transactions	5 per month

Regular Business Chequing Account

Deposits	FREE
Monthly Service Charge	FREE if daily balance of \$250,000 is maintained; \$500 minimum if daily closing balance falls below \$250,000
Customer generated debit transactions*	\$80 per transaction
Number of free customer generated debit transactions	6 per month

Corporate Plus Account

Deposits	FREE
Monthly Service Charge	FREE
Customer generated debit transactions*	FREE if daily closing balance of \$1,000,000 is maintained; \$80 if daily closing balance falls below \$1,000,000

Savings Accounts

Regular Savings & Jackpot Savings Accounts

Deposits	FREE
Monthly Service Charge	FREE if daily balance of \$5,000 is maintained; \$150 if daily closing balance falls below \$5,000
Customer generated debit transactions*	FREE if daily balance of \$100,000 is maintained; \$175 per transaction if daily closing balance falls below \$100,000

Investment Savings Accounts

Deposits	FREE
Monthly Service Charge	FREE if daily balance of \$50,000 is maintained; \$150 if daily closing balance falls below \$50,000
Customer generated debit transactions*	FREE if daily balance of \$500,000 is maintained; \$175 per transaction if daily closing balance falls below \$500,000

Replacement Passbook \$450.00 per passbook

Withdrawal without Passbook \$175.00 per transaction

Wire Transfer

Outgoing wires (overseas)

To send funds to any destination US \$40.00*

*Plus beneficiary charge if applicable. The beneficiary charge is the Foreign Bank's fee for effecting the payment. This charge will be deducted from the amount sent unless otherwise indicated. Please ask your branch for details.

Incoming wires (from overseas)

Jamaican Dollars	JMD2000.00 - per transfer plus cost of Manager's Cheque, where applicable
United States Dollars	USD19.00 - per transfer plus cost of Manager's Cheque, where applicable
Canadian Dollars	CAD18.00 - per transfer plus cost of Manager's Cheque, where applicable
Pounds Sterling	£12.00 - per transfer plus cost of Manager's Cheque, where applicable
EURO	€18.00 - per transfer plus cost of Manager's Cheque, where applicable

Documentation & Admin.

Lodgement of Caveats	\$4,000.00 per transaction plus National Land Agency Fee
Search of Caveats/ Titles	\$4,000.00 per search plus National Land Agency Fee
Withdrawal of Caveats	\$4,000.00 per withdrawal plus National Land Agency Fee

Loans & Advances

Commitment Fees

Personal	2.00% - 4.00%; Minimum \$6,500.00
Business	2.00% - 4.00%; Minimum \$7,500.00
Processing Fee	\$5,000.00 plus Stamping & Registration

Loans in Arrears/ Late Payment Fee

J\$ (Personal)	\$2,000.00 monthly after 5 days
J\$ (Business)	\$4,000.00 monthly after 5 days
US\$ (Personal)	\$35.00 monthly after 5 days
US\$ (Business)	\$70.00 monthly after 5 days

Credit Information Services \$2,000.00 plus CIS Charge

Assignment of Life Insurance Policy

\$800.00 per assignment plus insurance company charges

Depository Services

Safety Deposit Boxes

Minimum cost per annum	\$2,000.00
Maximum cost per annum	\$12,500.00

Further information on annual rental fees for the various sizes of safe deposit boxes offered is available at your branch on request

Miscellaneous Charges

Standing Orders

Internal

Set-up Fee	\$250.00
Amendment	\$100.00
Loan/ Mortgage Payment	FREE
Transfer to Savings	\$200.00 per item

External

Standing Order Insufficient Funds Charge after 3 attempts	\$250.00 plus cost of Manager's Cheque
	\$100.00 per item

Foreign Cheques Processed

1 unit of currency per transaction plus \$1.00 stamp duty

Manager's Cheques

RBC Royal Bank Clients	\$350.00 per cheque
Non-RBC Royal Bank Clients	\$875.00 per cheque
Foreign Drafts Sold	\$600.00 per draft

Traveller's Cheques Encashed

\$70.00 per item plus \$1.00 stamp duty

Miscellaneous Charges Cont'd

Audit Verification/ Confirmation

\$2,400.00 per audit plus \$900.00 per hour for cost of detailing securities/ out of pocket expenses

Written Certification of Balances

\$1,250.00 per certificate

Interim Statements

\$200.00 per sheet

Credit Reports

\$3,000.00 per report

Voucher Search

\$1,750.00 per hour or part thereof plus \$200.00 cost of Photocopying plus \$1,250.00 cost of Imaging

Coin Deposit or Encashment, \$20,000.00 & over

3.00% of total coin value

ATM Fees

Replacement ATM Cards	\$620.00
Proprietary ATM FEES (RBC Royal Bank Client using RBC Royal Bank Machines)	
Withdrawals	\$30.00
Declines	\$11.89
Balance Inquiry	FREE
Mini Statement	FREE
Deposit	FREE
Proprietary ATM FEES (RBC Royal Bank Client using Other Banks' Machines)	
Withdrawals	\$55.00
Declines	\$33.00
Balance Inquiry	\$33.00

Point Of Sale Transactions

Purchase	\$15.00
Decline	\$10.00

Internet Banking

RBC Royal Bank NetBank FREE

Effective: August 1, 2013

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. The above fees are inclusive of General Consumption Tax of 16.50%. All information is subject to change without notice.

*Includes cheques, and in branch bill payments, withdrawals and account transfers.

<http://www.rbc.com/caribbean>

Email: rbtt-jm-rbttbank@rbc.com

RBC Royal Bank

