

Tips for smart personal banking

Tip #1: Bank at your convenience

- > Use our Netbank service to pay bills and transfer between accounts for FREE.
- > Cash withdrawals cost much less when you use the ATM and transfers are FREE.
- > These services are available to you any time at your convenience.
- > Use RBC Royal Bank ATMs wherever possible to avoid paying extra charges for using other banks' ATMs.

Tip #2: Choose the right account for you

- > If you have a Savings Account and you transact frequently in the branch, a Personal Chequing Account may be best suited for you.
- > If you keep a high balance in your account, transact frequently or write cheques and would like the benefit of earning interest, then our Supreme Account is the right account for you. By keeping your daily balance over \$500,000 you pay no monthly fee or in-branch transaction fees on this account and earn tiered interest rates.
- > To ensure you have the right account to meet your needs, in addition to using this guide, you may speak with an RBC Royal Bank Account Manager.

Tip #3: Avoid fees by maintaining the minimum balance

- > Depending on the type of account you have, you can avoid monthly fees and per debit item fees by keeping your balance above the specified limits.

Tip #4: Get overdraft protection

- > Avoiding the inconvenience and fees associated with having insufficient funds is easy with overdraft protection on your account.
- > Ask us how you can get this feature added to your chequing account.

If you would like to review your current personal or business banking requirements to make sure you have the right combination of services to meet your needs, we will be happy to discuss the options that are right for you.

To find out more about our Guide on Account Selection or any other information not listed in this brochure:

- > Visit your nearest RBC Royal Bank branch
- > Call 960-4RBC (4722)
- > Or visit www.rbc.com/caribbean

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Deposit account selection guide

RBC Royal Bank



Account	Description	Monthly Fee	¹ Debit Transactions	NetBank bill payments and transfers between your RBC accounts	Additional Debit Transaction Fees	Pays Interest (Minimum balance to earn interest)	Overdraft Protection available
Personal Chequing Accounts							
Regular Chequing Account	A personal chequing account to transact day-to-day business. Ideal for clients who wish to have a separate transactional account from their savings account.	\$400 (minimum)	5 free debits / \$80 per additional debit	FREE	Branch and Cheques \$80 ATM withdrawal \$30 POS purchase \$15	No	Yes
² Supreme Account	A convenient and comprehensive account to manage day-to-day banking needs as well as earn interest on savings. This account features tiered interest rates so as your balance grows, interest earned increases.	FREE if daily closing balance of \$100,000 is maintained	UNLIMITED FREE debits if daily balance of \$500,000 is maintained	FREE	Branch and Cheques \$80 ATM withdrawal \$30 POS purchase \$15	Yes - tiered (\$50,000)	No
		\$400 if daily closing balance falls below \$100,000	5 free debits / \$80 per additional debit if daily closing balance falls below \$500,000				
Personal Savings Accounts							
³ Regular Savings Account	A basic savings account featuring tiered interest rates, ideal for clients who wish to separate their savings from their day-to-day transaction funds.	FREE if daily closing balance of \$5,000 is maintained	UNLIMITED FREE debits if daily balance of \$100,000 is maintained	FREE	Branch \$175 ATM withdrawal \$30 POS purchase \$15	Yes - tiered (\$10,000)	No
		\$150 if daily closing balance falls below \$5,000	\$175 per debit if daily closing balance falls below \$100,000				
Investment Savings Account	A savings account best suited for those with higher balances, allowing you to enjoy premium interest rates on balances of \$50,000 or more.	FREE if daily closing balance of \$50,000 is maintained	UNLIMITED FREE debits if daily closing balance of \$500,000 is maintained	FREE	Branch \$175 ATM withdrawal \$30 POS purchase \$15	Yes - tiered (\$50,000)	No
		\$150 if daily closing balance falls below \$50,000	\$175 per debit if daily closing balance falls below \$500,000				
Packaged Services / Speciality Accounts							
Future Fortune Savings Account	A savings account specially designed for persons 18 years and under.	FREE	UNLIMITED FREE debits	FREE	Branch FREE ATM withdrawal \$30 POS purchase \$15	Yes (no minimum required)	No
⁴ Senior Savers Account	A savings account specially designed for persons 50 years and over.	FREE	UNLIMITED FREE debits	FREE	Branch FREE ATM withdrawal \$30 POS purchase \$15	Yes (\$5,000)	No
Foreign Currency Accounts							
Regular Foreign Currency Savings Account	A foreign currency savings account allowing you to save in USD, CAD and GBP currencies.	FREE	UNLIMITED FREE debits	FREE	⁵ Branch FREE	Yes (no minimum required)	No
Regular USD Chequing Account	A chequing account which allows you to write cheques in USD.	US\$87.44 (minimum)	US\$3.08 per debit	FREE	⁵ Branch FREE	No	No
Business Chequing Accounts							
Regular Business Chequing Account	A basic chequing account specially designed to meet the day-to-day transactional needs of business clients.	FREE if daily closing balance of \$250,000 is maintained	6 free debits / \$80 per additional debit	FREE	Branch and Cheques \$80	No	Yes
		\$500 if daily closing balance falls below \$250,000					
Corporate Plus Account	A convenient and comprehensive account to manage day-to-day business banking needs as well as earn interest on surplus cash. This account features tiered interest rates so as your balance grows, interest earned increases.	FREE	UNLIMITED FREE debits if daily balance of \$1,000,000 is maintained	FREE	Branch and Cheques \$80	Yes (\$250,000)	Yes
			\$80 per debit if daily closing balance falls below \$1,000,000				

¹Includes cheques, in-branch bill payments by account debit, withdrawals and account transfer ²Applicable to Personal Plus Account (not available for sale) ³Applicable to Jackpot Savings Account (not available for sale) ⁴Applicable to Plan 50 Account (not available for sale) ⁵Cash withdrawals made within 7 days of initial cash deposit will incur a penalty fee