

Saba Schedule of Fees & Charges

Personal Services Charges

Administrative fees	USD
Current account resident	\$2.79
Current account non-resident. If balance is less than or equivalent to \$20,000	\$12.00
Copies of statements (regular accounts)	Onshore: \$5.00 per statement number Offshore: \$20.00
Copies of statements (Credit card)	\$10.00
Reference letter	\$5.60
Interest letter/statement	Current year: FREE Previous years: \$14.00 annually
Credit reference forms (Business Banking clients)	\$10.00
Embassy letters	\$10.00

Local and international transfers USD

Transfer between own accounts held by the same client at RBC Royal Bank®	FREE
Transfer to third parties at RBC Royal Bank	\$1.70
International transfer to other Antillean banks	Via Central Bank: local charge \$5.59 Via International Bank: 1/4% of total amount with a Min \$10.00 Max \$50.00 (per transaction)
International transfers outgoing - onshore	Res: \$21.00 + 1/8% Min \$10.00 Max \$500.00
International transfers outgoing - offshore	Swift transfer from Offshore Account: \$21.00 + 1/8% Min \$10.00 Max \$500.00
Incoming international transfers	To accountholder: \$5.00

Personal Services Charges

Automatic payments (standing orders) USD

Standing order between accounts held by the same client within RBC Royal Bank	FREE
Standing order to third parties at RBC Royal Bank	\$3.35
Standing order to other local banks	\$4.00
Payment of utilities	\$1.70
Adjustments to standing order due to insufficient balance on account	\$5.60

Bankers cheques & travellers cheques USD

Certified cheques (local)	\$10.00
Certified cheques (foreign)	\$10.00 + 1/8% Min \$10.00 Max \$500.00
Travellers cheques	1% of face value

Personal cheques USD

Cheque books of 20	\$7.00
Cheque books of 40	\$14.00
Stop payments on cheques	\$10.00
Returned cheques	\$15.00

Personal Services Charges

Netbank USD

Netbank token replacement	\$25.00
Transfer between two accounts of the same client at RBC Royal Bank	FREE
Transfer to third parties at RBC Royal Bank	\$0.41 per transaction
Transfer to third parties at local bank	\$2.79 per transaction
International transfer	\$11.73 + 1/8% of amount with Min \$5.59 Max \$279.32
Membership fee (individual clients)	FREE
Membership fee (local Business Banking clients)	\$10.00 monthly
Membership fee (international Business Banking clients)	\$20.00 monthly

ATM /debit cards USD

Withdrawal at RBC Royal Bank ATMs	\$0.27
Balance inquiry at RBC Royal Bank ATMs (Dutch Caribbean)	FREE
Withdrawal at ATMs of other local banks via CASHNET (Dutch Caribbean)	\$1.11 per withdrawal + the exchange rate per transaction
Withdrawal at other ATMs worldwide (CIRRUS)	\$2.34 + exchange rate per transaction
ATM card payment in stores	FREE
ATM card replacement	\$5.60

Personal Services Charges

Cash transactions USD

Withdrawal at the tellers by local clients from current account below \$558	\$2.79
Cashing cheques by non clients	\$5.59
Cashing travellers cheques	1% of cash amount with a minimum of \$1.40

Credit cards USD

Membership fee VISA*/MasterCard*	
Classic card	\$35.00 annually
Additional card	\$20.00 annually
Gold card	\$75.00 annually
Additional card	\$30.00 annually
Business card	\$100.00 annually
Additional card	\$50.00 annually
Credit card cash advance charges	1.5% of amount with a minimum of \$5.00
Credit Card monthly charges for usage	interest partial payment: 18% annually
Credit card monthly percentage to pay back	Monthly minimum payment of 5%
Credit card replacement	\$10.00
Rush payment on credit card	\$10.00
Additional deposit on credit card	FREE

Effective December 2011

This is an extract of our overall fees and charges.
Charges not listed above may be obtained from the Bank, upon request.
All information is subject to change without notice. Rates are quoted in United States dollars unless otherwise stated. www.rbc.com/caribbean

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RBC Royal Bank

