

# SXM Schedule of Fees & Charges

## Personal Services Charges

### Administrative fees

Current account resident	ANG 5.00/ USD 2.79/ EUR 4.50 monthly
Current account non-resident. If balance is less than or equivalent to USD 20,000/ EUR 20,000/CAN 20,000/GDP 20,000	USD/CAN/ GDP 12.00
Copies of statements (regular accounts)	ANG 9.50/ USD 5.50 per statement number
Copies of statements (Credit Card)	ANG 18.50/ USD 10.50
Reference letter	ANG 10.50/USD 6.50
Interest letter/statement	Current year: <b>FREE</b> Previous years: ANG 25.50/ USD 14.50 annually
Credit reference forms (Business Banking clients)	ANG 18.50/ USD 10.50
Embassy letters	ANG 18.50/ USD 10.50

### Local and international transfers

Transfer between own accounts held by the same client at RBC Royal Bank®	<b>FREE</b>
Transfer to third parties at RBC Royal Bank	ANG 3.50/USD 2.00
International transfer to other Antillean banks	Via Central Bank: local charge ANG 10.50 Via International Bank: 1/4% of total amount with a Min USD 10.50/ ANG 18.50 Max ANG 92.00/USD 51.00 (per transaction)
International transfers outgoing - onshore	Res: ANG 37.00 + 1/8% Min ANG 18.50 Max ANG 510.00
International transfers outgoing - offshore	Swift transfer from Offshore Account: ANG 38.00 + 1/8% Min ANG 18.50 Max ANG 920.00
Incoming international transfers	To accountholder: USD 5.50

## Personal Services Charges

### Automatic payments (standing orders)

Standing order between accounts held by the same client within RBC Royal Bank	<b>FREE</b>
Standing order to third parties at RBC Royal Bank	ANG 6.50/USD 3.50
Standing order to other local banks	ANG 7.50/USD 4.50
Payment of utilities	ANG 3.50/USD 2.00
Adjustments to standing order due to insufficient balance on account	ANG 10.50/USD 6.00

### Bankers cheques & travellers cheques

Certified cheques (local)	ANG 18.50/ USD 10.50
Certified cheques (foreign)	USD 10.50 + 1/8% Min USD 10.50 Max USD 510.00
Travellers cheques	1% of face value

### Personal cheques

Cheque books of 20	ANG 13.00/USD 7.50
Cheque books of 40	ANG 25.50/ USD 14.50
Stop payments on cheques	ANG 18.50/ USD 10.50
Returned cheques	ANG 25.50/ USD 15.50

## Personal Services Charges

### Netbank

Netbank token replacement	USD 25.00
Transfer between two accounts of the same client at RBC Royal Bank	<b>FREE</b>
Transfer to third parties at RBC Royal Bank	ANG 1.00/USD 0.55 per transaction
Transfer to third parties at local bank	ANG 5.50/USD 3.00 per transaction
International transfer	ANG 21.50 + 1/8% Min ANG 10.50 Max ANG 510.00
Membership fee (individual clients)	<b>FREE</b>
Membership fee (local Business Banking clients)	USD 10.00 monthly
Membership fee (international Business Banking clients)	USD 20.00 monthly

### ATM /debit cards

Withdrawal at RBC Royal Bank ATMs	ANG 0.50
Balance inquiry at RBC Royal Bank ATMs (Dutch Caribbean)	<b>FREE</b>
Withdrawal at ATMs of other local banks via CASHNET (Dutch Caribbean)	ANG 2.00 per withdrawal + the exchange rate per transaction
Withdrawal at other ATMs worldwide (CIRRUS)	ANG 4.20 + exchange rate per transaction
ATM card payment in stores	<b>FREE</b>
ATM card replacement	ANG 10.50/ USD 6.00

## Personal Services Charges

### Cash transactions

Withdrawal at the tellers by local clients from current account below ANG 1,000	ANG 5.50
Cashing cheques by non clients	ANG 10.50
Cashing travellers cheques	1% of cash amount with a minimum of ANG 3.00/USD 1.50

### Credit cards

<b>Membership fee VISA*/MasterCard*</b>	
Classic card	USD 35.00 annually
Additional card	USD 20.00 annually
Gold card	USD 75.00 annually
Additional card	USD 30.00 annually
Business card	USD 100.00 annually
Additional card	USD 50.00 annually
Credit card cash advance charges	1.5% of amount with a minimum of USD 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	ANG 18.50/ USD 10.50
Rush payment on credit card	ANG 18.50/ USD 10.50
Additional deposit on credit card	<b>FREE</b>

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 Guilders unless otherwise stated. [www.rbc.com/caribbean](http://www.rbc.com/caribbean)

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