

| Account | Description | Monthly Fee | ¹ Debit Transactions included in monthly fee | Additional Debit Transaction Fees | NetBank and Tellerphone bill payments and transfers between your RBC accounts | Pays Interest (Minimum balance to earn interest) | Overdraft Protection available |
|--|---|--|---|---|---|---|--------------------------------|
| Personal Chequing Accounts | | | | | | | |
| ² 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. | \$20 (minimum) | 20 free debits | ¹ Branch and Cheques \$1 ATM withdrawal \$0.75 POS purchase \$0.75 | FREE | No | Yes |
| Multiplier 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 \$15,000 is maintained | If daily closing balance of \$15,000 is maintained you only pay per transaction | ¹ Branch and Cheques \$1 ATM withdrawal \$0.75 POS purchase \$0.75 | FREE | Yes - tiered (\$15,000) | No |
| | | \$20 (minimum) if daily closing balance falls below \$15,000 | 20 free debits | | | | |
| Personal Savings Accounts | | | | | | | |
| ³ Regular Savings Account | A savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds. | FREE | 1 free debit | ¹ Branch \$4 ATM withdrawal \$0.75 POS purchase \$0.75 | FREE | Yes (\$500) | No |
| Premium Savings Account | A tiered interest-bearing savings account that earns interest on every dollar invested. The ideal account for the conscientious saver serious about saving towards a life goal. | FREE | 1 free debit | ¹ Branch \$4 ATM withdrawal \$0.75 POS purchase \$0.75 | FREE | Yes (\$500 - regular rate; \$1000 - premium rate) | No |
| Packaged Services / Speciality Accounts | | | | | | | |
| Royal Courtesy Service (RCS) | An all-inclusive banking package with unlimited transactions for one flat monthly fee. This package also features free services and discounts to help you save even more. | \$50 (flat) | Unlimited debits | Branch and Cheques FREE ATM withdrawals FREE POS purchase FREE | FREE | No | Yes |
| I DO Account Chequing Account | A chequing account specially designed for newly weds only available up until the time of marriage. This account also features free services and discounts to help you and your spouse to save even more. | FREE | Unlimited debits | Branch and Cheques FREE ATM withdrawals \$0.75 POS purchase \$0.75 | FREE | No | Yes |
| Future Fortune Saving Account | A savings account specially designed for persons 25 years and under. | FREE | Unlimited debits | Branch FREE ATM withdrawals \$0.75 POS purchase \$0.75 | FREE | Yes (\$100) | No |
| Plan 55 Package | A package specially designed for persons 55 years and over. | FREE | Unlimited debits | Branch and Cheques FREE ATM withdrawals \$0.75 POS purchase \$0.75 | FREE | Dependent on account type | Dependent on account type |
| Foreign Currency Accounts | | | | | | | |
| USD Plus Account | A savings account allowing you to save in USD, EUR, CAD and GBP currencies. | FREE | N/A | Branch USD \$0.50 | FREE | Yes (USD \$500) | No |
| EUR Plus Account | | EUR €10 (minimum) | 10 free debits | Branch EUR €1 | FREE | No | No |
| Business Chequing Accounts | | | | | | | |
| ⁴ Business Current Account | A chequing account specially designed to meet the day-to-day transactional needs of business clients. | \$25 (minimum) | 25 free debits | ¹ Branch and Cheques \$1 | FREE | No | Yes |

¹ Includes cheques, in-branch bill payments, withdrawals, pre-authorized payments and account transfers ² Includes Bonus Chequing Account (not available for sale) ³ Includes Bonus Savings Account (not available for sale) ⁴ Includes Individual Current Account (not available for sale)

Tips for smart personal banking

Tip #1: Bank at your convenience and save

- › Use our FREE Netbank and Tellerphone Banking services to pay bills and transfer between accounts.
- › Cash withdrawals cost much less when you use the ATM and bill payments 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 Multiplier Account is the right account for you. By keeping your daily balance over \$15,000 you pay no monthly fee on this account and earn tiered interest rates.
- › To ensure you have the right account to meet your needs, speak with an RBC Royal Bank Account Manager or log on to www.rbc.com/caribbean.

Tip #3: 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.

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Deposit account selection guide

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 1-868-625-4RBC (4722)
- › Or visit www.rbc.com/caribbean

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