

Trinidad and Tobago schedule of fees and charges

Chequing Accounts

Regular Chequing Account & Bonus Chequing Account¹

Deposits	FREE
Monthly service charge	\$20.00 minimum
(includes 20 FREE debits)	
Cheques, withdrawals and other customer generated debit transactions	\$1.00 per debit entry
Personalised cheque books	FREE

Business Current Account & Individual Current Account¹

Deposits	FREE
Monthly service charge	\$25.00 minimum
(includes 25 FREE debits)	
Cheques, withdrawals and other customer generated debit transactions	\$1.00 per debit entry
Personalised cheque books	FREE

Multiplier Account

Deposits	FREE
Monthly service charge	FREE if daily balance of \$15,000 is maintained
(includes 20 FREE debits)	
Cheques, withdrawals and other customer generated debit transactions	\$20.00 minimum if daily closing balance falls below \$15,000

Cheques, withdrawals and other customer generated transactions	\$1.00 per debit entry
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Savings Accounts

Regular Savings Account & Bonus Savings Account¹

Deposits	FREE
Monthly service charge	FREE
Withdrawals and other customer generated debit transactions	\$4.00 per debit entry (includes 1 FREE debit monthly)

Premium Savings Account

Deposits	FREE
Monthly service charge	FREE
Withdrawals and other customer generated debit transactions	\$4.00 per debit entry (includes 1 FREE debit monthly)

Age-Based Accounts

Future Fortune Account (25 years old and under)

Deposits	FREE
Monthly service charge	FREE

Age-Based Accounts cont'd

Future Fortune Account (25 years old and under) cont'd

Withdrawals and other customer generated debit transactions	FREE
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Plan 55 Package (55 years old and over)

Deposits	FREE
Monthly service charge	FREE

Cheque, withdrawals and other customer generated debit transactions	FREE
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Local and foreign drafts/Standing Orders	FREE
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Renewal of Debit card	FREE
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Packaged services

Royal Courtesy Service (RCS)

Deposits	FREE
Monthly service charge	\$50.00

Cheques, withdrawals and other customer generated debit transactions	FREE
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Withdrawal at RBC ATM	FREE
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Additional bank statements	FREE
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Commission on local drafts	FREE
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Personalised cheques	FREE
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Renewal charge for RCS Card	FREE
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Transfer of funds between customer's accounts in same branch	FREE
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I Do Chequing Account

Deposits	FREE
Monthly service charge	FREE

Cheques, withdrawals and other customer generated debit transactions	FREE
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Foreign Currency Accounts

USD Plus Account

Monthly service charge	FREE
Withdrawals and other customer generated debit transactions	USD0.50

Withdrawals and other customer generated debit transactions	EUR10.00 minimum
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EUR Plus Account

Monthly service charge	EUR1.00
Withdrawals and other customer generated debit transactions	EUR1.00

Depository services

Safe deposit boxes

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

Non-stop depository

Non-stop deposit bags	\$300.00 (per hundred)
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Payment services

Pre-authorized payments	\$1.00 per item
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Issuance of a TTD Draft	\$25.00
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Issuance of a Foreign Draft	\$30.00
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Deposit/Encashment of Foreign Draft	\$6.00
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Mail payment orders	\$10.00
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Standing orders	\$6.00
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Cancellation of standing orders due to 3 consecutive NSFs	\$12.00
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Electronic Payroll and Miscellaneous Payments processing	\$1 per item
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Travellers cheques

Deposit/Encashment of a Traveller Cheque	TT\$6 (waived only for American Express Travellers Cheques)
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Wire transfers

Outgoing wires

To send funds to any destination	TT\$65*
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*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

To credit a TTD account at RBC	TT\$30.00
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To credit a foreign currency account at RBC - USD/CAD/EUR/GBP	\$10.00 (in the currency of the payment)
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To credit a TTD account at another Bank	TT\$50.00
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To send foreign currency to another bank via draft - USD/CAD/EU/GBP	\$10.00 (in the currency of the payment) PLUS TT\$30 (cost of a foreign draft)
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Electronic Banking

Online Banking - NetBank™

Monthly subscription fee	FREE
Personal and small business	FREE

Transfers between own accounts at RBC Royal Bank	FREE
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Transfers to 3rd party local accounts at RBC Royal Bank	\$1.00
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Bill payments	FREE
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SMS & Tellerphone™ Banking	FREE (Network charges apply)
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Card services

Credit Cards annual fees

Visa Classic - Applicant/Co-applicant	\$165.00/\$82.50
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Visa Business - Applicant/Co-applicant	\$172.50/\$86.25
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Visa Gold - Applicant/Co-applicant	\$200.00/\$100.00
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Visa Platinum (personal) Applicant/Co-applicant	\$650.00/\$325.00
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Visa Platinum (business) Applicant/Co-applicant	\$750.00/\$400.00
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MasterCard International Applicant/Co-applicant	\$165.00/\$82.50
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RBC Caribbean Airlines Visa Applicant/Co-applicant	\$275.00/\$137.50
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Additional fees

Over limit fee	\$35.00
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Late payment fee - 1.5% of payment due	Minimum \$35.00
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Interest rate	25.2%
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Return cheque fee	\$35.00
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Replacement card fee	\$50.00
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Debit Card charges

New cards - issued to first time users	FREE
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Renewals - due every twenty years	\$35.00*
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Replacement/Additional card	\$35.00
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Lost, stolen, damaged or extra card	\$35.00
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ATM & POS charges

RBC Debit Card at RBC ATM Balance Enquiry (On US)	FREE
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Cash withdrawal from Deposit Accounts (Regular, Bonus or Premium)	\$0.75*
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Cash withdrawal declined transaction	\$0.50
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RBC Debit Card at local ATM (LINX) Balance enquiry	\$1.25
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Card services cont'd

ATM & POS charges cont'd

Cash withdrawal from Deposit Account	\$4.00
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Cash withdrawal declined transaction	\$1.00
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RBC Debit Card at any International Cirrus ATM Balance enquiry	\$3.00
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Cash withdrawal	\$35.00
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RBC Debit Card at any local POS Balance enquiry	\$1.25
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Purchase	\$0.75
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Cash withdrawal declined transaction	\$0.50
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RBC Debit Card at any International POS Balance enquiry	\$3.00
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Purchase	\$20.00
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* This fee is waived for all RCS and Plan 55 clients

Lending services

Consumer loans

Negotiation fee Loans up to \$10,000	\$400
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Loans between \$10,001 and \$30,000	\$500
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Loans between \$30,001 and \$50,000	\$750
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Loans over \$50,000	1.5% of principal amount
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Late fees	\$60
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Refinancing charge	\$200 plus negotiation fee on additional advance
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Residential mortgages

Management fee	1% of principal amount
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Business loans & Commercial mortgages

Negotiation fee	1%
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Commercial overdrafts & other revolving facilities

Negotiation fee	1%
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Renewal fee	0.25%
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¹ Bonus Chequing, Individual Current Account and Bonus Savings Account will no longer be offered to new clients

All fees are in TTD except where otherwise stated.

This is an extract of our overall fees used for personal and business banking services, charges not listed above may be obtained from the Bank upon request. All information is subject to change.



RBC Royal Bank