

RBC ROYAL BANK JA LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2009 - 2011
(J\$ TRANSACTIONS)

	SERVICES	RATES & CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2009 (J\$)	December 2010 (J\$)	December 2011 (J\$)	J\$ Value Change '09 - '10	% Change '09 - '10	J\$ Value Change '10 - '11	% Change '10 - '11
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	150.00	300.00	300.00	\$150.00	100%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	25.00	40.00	40.00	\$15.00	60%	\$0.00	0%
1.1.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.4	Transfer Between Accounts	200.00	300.00	200.00	\$100.00	50%	(\$100.00)	-33%
1.1.5	Interim Statement	200.00	250.00	\$200.00 per sheet	\$50.00	25%	(\$50.00)	-20%
1.1.6	Cheque Returned NSF	750.00	845.00	845.00	\$95.00	13%	\$0.00	0%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	300.00	305.00	305.00	\$5.00	2%	\$0.00	0%
1.1.7.2	Foreign Cheque	Foreign Draft - US\$70.00; CAD\$70.00; £60.00; €70.00 (plus Foreign Bank Charge & all other expenses)	Foreign Draft - US\$71.00; CAD\$71.00; £61.00; €71.00 (plus Foreign Bank Charge & all other expenses)	Foreign Draft - US\$71.00; (plus Foreign Bank Charge & all other expenses)	US\$1.00; CAD\$1.00; £1.00; €1.00	US - 1%; CAD - 1%; £ - 2%; € - 1%	US\$0.00	0%
1.1.8	Dormant Account Fee (per annum)	300.00	360.00	360.00	\$60.00	20%	\$0.00	0%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	150.00	300.00	300.00	\$150.00	100%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	25.00	40.00	40.00	\$15.00	60%	\$0.00	0%
1.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.4	Transfer Between Accounts	200.00	300.00	200.00	\$100.00	50%	(\$100.00)	-33%
1.2.5	Interim Statement	200.00	250.00	\$200.00 per sheet	\$50.00	25%	(\$50.00)	-20%
1.2.6	Cheque Returned NSF	750.00	845.00	845.00	\$95.00	13%	\$0.00	0%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	300.00	305.00	305.00	\$5.00	2%	\$0.00	0%
1.2.7.2	Foreign Cheque	Foreign Draft - US\$70.00; CAD\$70.00; £60.00; €70.00 (plus Foreign Bank Charge & all other expenses)	Foreign Draft - US\$71.00; CAD\$71.00; £61.00; €71.00 (plus Foreign Bank Charge & all other expenses)	Foreign Draft - US\$71.00; (plus Foreign Bank Charge & all other expenses)	US\$1.00; CAD\$1.00; £1.00; €1.00	US - 1%; CAD - 1%; £ - 2%; € - 1%	US\$0.00	0%
1.2.8	Dormant Account Fee (per annum)	300.00	360.00	360.00	\$60.00	20%	\$0.00	0%
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.4	Dormant Account Fee (per annum)	300.00	360.00	360.00	\$60.00	20%	\$0.00	0%

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2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	300.00	360.00	360.00	\$60.00	20%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	1,000.00	1,010.00	2,000.00	\$10.00	1%	\$990.00	98%
3.2	Outward	JMD equivalent to USD 47.00	JMD equivalent to USD 47.40	JMD equivalent to USD 40.00	\$0.40	1%	(\$7.40)	-16%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	10.00	15.00	15.00	\$5.00	50%	\$0.00	0%
4.1.1.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.5	Declined	N/A	12.00	12.00	\$12.00	100%	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	<i>Using MultiLink:</i>							
4.1.2.1	Withdrawal	32.00	35.50	35.50	\$3.50	11%	\$0.00	0%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	21.00	21.20	21.20	\$0.20	1%	\$0.00	0%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	20.00	20.20	20.20	\$0.20	1%	\$0.00	0%
4.1.2.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.2	Point of Sale Transactions	\$10 per entry; Decline Transaction - \$9 per Transaction	Purchase - \$10.10 per entry; Decline Transaction - \$9.10 per transaction	Purchase - \$10.10 per entry; Decline Transaction - \$9.10 per transaction	Purchase \$0.10; Decline Transaction \$0.10	Purchase 1%; Decline Transaction 1%	\$0.00	0%
4.3	Internet Banking:							
4.3.1	Personal	Access - Free Bill Payment - Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	Read only access - Free Full/Regular Access: - Installation - \$4,500 + \$742.50 = \$5,242.50, Monthly Access - \$900 + \$148.50 = \$1,048.50, Bill Payment \$5 + \$0.83 = \$5.83, Electronic PAP \$14.35 + \$2.37 = \$16.72 (\$10 paid by insured - per transaction)	Free	Free	Read only access \$0.00 Access: - Installation (\$5,242.50) Monthly Access (\$1,048.50) Bill Payment (\$5.83) Electronic PAP (\$16.72)	Read only access 0% Access: - Installation -100% Monthly Access -100% Bill Payment -100% Electronic PAP -100%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$4,500.00 - \$5,500.00	\$4,550.00 - \$6,000.00	\$4,550.00 - \$6,000.00	\$50.00 - \$500.00	1% - 9%	\$0.00	0%

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5.2	Safety Deposit Boxes (range of rental charges per annum)	\$2,000.00 - \$7,500.00	\$2,020.00 - \$7,600.00	\$2,020.00 - \$7,600.00	\$20.00 - \$100.00	1% - 1%	\$0.00	0%
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	2% - 4%; Min \$3,000.00	2.02% - 4.03%; Min \$6,500.00	Personal 2.02% - 4.03%; Min \$6,500.00; Business 2.02% - 4.03%; Min \$7,500.00	\$3,500.00	117%	\$0.00 - \$1,000.00	0% -15%
6.2	Annual Renewal Fee	Personal - Discretionary; Business/ Commercial - 2% - 4%; Min \$3,000.00	Personal - Discretionary; Business/ Commercial - 2.02% - 4.03%; Min \$6,500.00	Personal - Discretionary; Business/ Commercial - 2.02% - 4.03%; Min \$7,500.00	\$3,500.00	117%	\$1,000.00	15%
6.3	Overrun Fee	Penal Rate of 48% per annum. With previous agreement - Agreed rate of interest; Minimum \$750.00 per month. With no Overdraft Agreement - \$950.00 per item plus Bank's Penal Rate; Minimum \$750.00 per month.	Penal Rate of 48% per annum. With previous agreement - Agreed rate of interest; Minimum \$1,200.00 per month. With no Overdraft Agreement - \$1,000.00 per item plus Bank's Penal Rate; Minimum \$760.00 per month.	Penal Rate of 48% per annum. With previous agreement - Agreed rate of interest; Minimum \$1,200.00 per month. With no Overdraft Agreement - \$1,200.00 per item plus Bank's Penal Rate; Minimum \$760.00 per month.	With previous arrangement - \$450.00 With no Overdraft agreement - \$50.00; Minimum \$10.00	With previous arrangement -60% With no Overdraft agreement - 5%; Minimum 1%	With previous arrangement - \$0.00 With no Overdraft agreement - \$200.00; Minimum \$0.00	With previous arrangement -0% With no Overdraft agreement - 20%; Minimum 0%
6.4	Late Payment Fee	\$2,000 monthly after 5 days (Personal) \$4,000 monthly after 5 days (Corporate)	Personal: \$2,020.00 monthly after 5 days. Business: \$4,050.00 monthly after 5 days	Personal: \$2,020.00 monthly after 5 days. Business: \$4,050.00 monthly after 5 days	\$20.00 - \$50.00	1% - 1%	\$0.00	0%
6.5	Guarantees/Indemnities:							
6.5.1	Personal	2.50% - 4.00%. Minimum - \$2,000.00	2.53% - 4.03%. Minimum - \$2,020.00	2.53% - 4.03% per guarantee; Minimum - \$2,020.00	\$20.00	1%	\$0.00	0%
6.5.2	Corporate	2.50% - 4.00%. Minimum - \$2,000.00	2.53% - 4.03% per guarantee; Minimum \$2,020.00	2.53% - 4.03% per guarantee; Minimum \$2,020.00	\$20.00	1%	\$0.00	0%
6.6	Letter of Undertaking	3,900.00	5,000.00	5,600.00	\$1,100.00	28%	\$600.00	12%
7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	\$1,500.00 - \$5,000.00	\$2,850.00 - \$6,000.00	\$2,850.00 - \$6,000.00	\$1,350.00 - \$1,000.00	90% - 20%	\$0.00	0%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	1,500.00	3,000.00	3,000.00	\$1,500.00	100%	\$0.00	0%
7.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2	Cash Advance Charge:							
7.2.1	Visa (Classic Gold, Platinum, Corporate Commercial), Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	In Branch - 8.74% ABM - 5.83%	In Branch - 8.74%; ABM - 5.83%	In Branch - 8.74%; ABM - 5.83%	N/A	0%	N/A	0%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	In Branch - 8.74% ABM - 5.83%	In Branch - 8.74%; ABM - 5.83%	In Branch - 8.74%; ABM - 5.83%	N/A	0%	N/A	0%
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3	Late Payment Charge:							

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7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	\$500.00 - \$2,000.00	\$1,950.00 - \$5,000.00	\$1,950.00 - \$5,000.00	\$1,450.00 - \$3,000	290% - 150%	\$0.00	0%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$750.00 - \$1,500.00	\$1,950.00 - \$2,000.00	\$1,950.00 - \$2,000.00	\$1,200.00 - \$500.00	160% - 33%	\$0.00	0%
7.3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4	Overlimit Charge:							
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	\$500.00 - \$2,000.00	\$1,950.00 - \$5,000.00	\$1,950.00 - \$5,000.00	\$1,450.00 - \$3,000	290% - 150%	\$0.00	0%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$750.00 - \$1,500.00	\$1,950.00 - \$2,000.00	\$1,950.00 - \$2,000.00	\$1,200.00 - \$500.00	160% - 33%	\$0.00	0%
7.4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5	Replacement Card Fee:							
7.5.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	\$1,500.00 - \$2,000.00	\$1,750.00 - \$2,000.00	\$1,750.00 - \$2,000.00	\$250.00	17% - 13%	\$0.00	0%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	1,500.00	1,750.00	1,750.00	\$250.00	17%	\$0.00	0%
7.5.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	1 unit of currency per transaction + \$1.00 stamp duty.	1 unit of currency per transaction plus \$1.00 stamp duty	1 unit of currency per transaction plus \$1.00 stamp duty	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	400.00	600.00	600.00	\$200.00	50%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	200.00	350.00	350.00	\$150.00	75%	\$0.00	0%
8.3.2	Non-bank Customer	650.00	880.00	880.00	\$230.00	35%	\$0.00	0%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	Internal: Loan/Mtge. Payments - No Charge Transfer to Savings - \$175.00 per item. External: \$200.00 plus cost of M/C NSF Charge (after 3 attempts) \$100.00 per item.	Internal: Set Up Fee - \$250.00 Amendment - \$100.00 Loan/Mtge. Payments - No Charge Transfer to Savings - \$200.00 per item. External: \$250.00 plus cost of M/C NSF Charge (after 3 attempts) \$101.00 per item	Internal: Set Up Fee - \$250.00 Amendment - \$100.00 Loan/Mtge. Payments - No Charge Transfer to Savings - \$200.00 per item. External: \$250.00 plus cost of M/C NSF Charge (after 3 attempts) \$101.00 per item	\$250.00 \$100.00 \$25.00 \$50.00 \$1.00	100% 100% 14% 25% 1%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	1,500.00	1,800.00	1,000.00	\$300.00	20%	(\$800.00)	-44%

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8.7	Cheque Encashment Fee (Other Banks' Cheques)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.8	Payroll Preparation	Deposit to employees' account from list or deposit slips from non-customer. IN - \$150.00 per deposit; OUT - \$150.00 plus cost of Manager's Cheque Payroll charge to be levied re RBTT customers - \$100.00. Filing envelopes - with names, amounts etc already recorded thereon by employer - \$300.00 per envelope. Filing envelopes and recording names, amounts etc from list - \$350.00 per envelope. Making salary payments in cash (in Bank) from list supplied by employer - \$500.00 per account. Making payments in bulk specifying denominations only - \$3.00 per \$1,000	Deposit to employees' account from list or deposit slips from non-customer. Early submission: RBC Accounts - \$250.00 per entry for accounts with RBC. Other Bank's Accounts - \$300.00 per entry for accounts at other banks. Late Submission: RBC Accounts - \$300.00 per entry for accounts with RBC. Other Bank's Accounts - \$400.00 per entry for accounts at other banks. Payroll charge to be levied re RBC customers - \$170.00. Filing envelopes - with names, amounts etc already recorded thereon by employer - \$450.00 per envelope. Filing envelopes and recording names, amounts etc from list - \$500.00 per envelope. Making salary payments in cash (in Bank) from list supplied by employer - \$505.00 per account Making payments in bulk specifying denominations only - \$3.50 per \$1000	Deposit to employees' account from list or deposit slips from non-customer. Early submission: RBC Accounts - \$250.00 per entry for accounts with RBC. Other Bank's Accounts - \$300.00 per entry for accounts at other banks. Late Submission: RBC Accounts - \$300.00 per entry for accounts with RBC. Other Bank's Accounts - \$400.00 per entry for accounts at other banks. Payroll charge to be levied re RBC customers - \$170.00. Filing envelopes - with names, amounts etc already recorded thereon by employer - \$450.00 per envelope. Filing envelopes and recording names, amounts etc from list - \$500.00 per envelope. Making salary payments in cash (in Bank) from list supplied by employer - \$505.00 per account Making payments in bulk specifying denominations only - \$3.50 per \$1000	Payroll charge to be levied re RBC customers - \$70.00. Filing envelopes - with names, amounts etc already recorded thereon by employer - \$150.00 per envelope. Filing envelopes and recording names, amounts etc from list - \$150.00. Making salary payments in cash (in Bank) from list supplied by employer - \$5.00 Making payments in bulk specifying denominations only - \$0.50	Payroll charge to be levied re RBC customers - 70%. Filing envelopes - with names, amounts etc already recorded thereon by employer - 50%. Filing envelopes and recording names, amounts etc from list - 43%. Making salary payments in cash (in Bank) from list supplied by employer - 1% Making payments in bulk specifying denominations only - 17%	\$0.00	0%
8.9	Audit Confirmation	\$2,500.00 per audit plus out of pocket expenses	\$2,550.00 per audit plus \$350.00 per hour - cost of detailing securities / out of pocket expenses	\$2,400.00 per audit plus \$750.00 per hour - cost of detailing securities / out of pocket expenses	\$50.00 per audit plus \$350.00 per hour	2% per audit plus 100% per hour	(\$150.00) per audit plus \$400.00 per hour	-6% per audit plus 114% per hour
8.10	Voucher Search	\$1,500.00 per hour or part thereof	\$1,750.00 per hour or part thereof plus \$200.00 cost of photocopying plus \$1,250.00 cost of imaging.	\$1,750.00 per hour or part thereof plus \$200.00 cost of photocopying plus \$1,250.00 cost of imaging.	\$250.00 per hour or part thereof plus \$200.00 cost of photocopying plus \$1,250.00 cost of imaging.	17% per hour or part thereof plus 100% cost of photocopying plus 100% cost of imaging.	\$0.00	0%

Source: Information submitted to the Bank of Jamaica by the Commercial Bank as at 31 December 2011.

- (i) Rates and Charges reflect a sample of the fees applicable to the bank's product / services, and are not to be interpreted as an exhaustive list.
- (ii) Rates and Charges include applicable taxes.
- (iii) A 100% increase represents either a doubling of the particular rate or charge, or instances where the rate or charge is being introduced for