

RBC ROYAL BANK JA LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2010 - 2012
(J\$ TRANSACTIONS)

	SERVICES				ANNUAL / Y-T-D CHANGES			
		December 2010 (J\$)	December 2011 (J\$)	December 2012 (J\$)	J\$ Value Change '10 - '11	% Change '10 - '11	J\$ Value Change '11 - '12	% Change '11 - '12
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$300.00	\$300.00	\$297.45	\$0.00	0%	(\$2.55)	-1%
1.1.2	Charge per Entry/Cheque	\$40.00	\$40.00	\$49.57	\$0.00	0%	\$9.57	24%
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	\$300.00	\$200.00	\$250.00	(\$100.00)	-33%	\$50.00	25%
1.1.5	Interim Statement	\$250.00	\$200.00 per sheet	\$198.29	(\$50.00)	-20%	(\$1.71)	-1%
1.1.6	Cheque Returned NSF	\$845.00	\$845.00	\$941.91	\$0.00	0%	\$96.91	11%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$305.00	\$305.00	\$302.40	\$0.00	0%	(\$2.60)	-1%
1.1.7.2	Foreign Cheque	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)	Foreign Draft - US\$70.40; (plus Foreign Bank Charge & all other expenses)	US\$0.00	0.00	(US\$0.60)	-1%
1.1.8	Dormant Account Fee (per annum)	\$360.00	\$360.00	\$356.88	\$0.00	0%	(\$3.12)	-1%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$300.00	\$300.00	\$297.45	\$0.00	0%	(\$2.55)	-1%
1.2.2	Charge per Entry/Cheque	\$40.00	\$40.00	\$49.57	\$0.00	0%	\$9.57	24%
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	\$300.00	\$200.00	\$250.00	(\$100.00)	-33%	\$50.00	25%
1.2.5	Interim Statement	\$250.00	\$200.00 per sheet	\$198.29	(\$50.00)	-20%	(\$1.71)	-1%
1.2.6	Cheque Returned NSF	\$845.00	\$845.00	\$941.91	\$0.00	0%	\$96.91	11%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$305.00	\$305.00	\$302.40	\$0.00	0%	(\$2.60)	-1%
1.2.7.2	Foreign Cheque	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)	Foreign Draft - US\$70.40; (plus Foreign Bank Charge & all other expenses)	US\$0.00	0%	(US\$0.60)	-1%
1.2.8	Dormant Account Fee (per annum)	\$360.00	\$360.00	\$356.88	\$0.00	0%	(\$3.12)	-1%
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)	\$360.00	\$360.00	\$356.88	\$0.00	0%	(\$3.12)	-1%

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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)	\$360.00	\$360.00	\$356.88	\$0.00	0%	(\$3.12)	-1%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$1,010.00	\$2,000.00	\$1,982.98	\$990.00	98%	(\$17.02)	-1%
3.2	Outward	JMD equivalent to USD 47.40	JMD equivalent to USD 40.00	JMD equivalent to USD 39.66	(\$7.40)	-16%	(\$0.34)	-1%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	\$15.00	\$15.00	\$24.79	\$0.00	0%	\$9.79	65%
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	\$12.00	\$12.00	\$11.89	\$0.00	0%	(\$0.11)	-1%
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	\$35.50	\$35.50	\$49.57	\$0.00	0%	\$14.07	40%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$21.20	\$21.20	\$29.74	\$0.00	0%	\$8.54	40%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$20.20	\$20.20	\$29.74	\$0.00	0%	\$9.54	47%
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	Purchase - \$10.10 per entry; Decline Transaction - \$9.10 per transaction	Purchase - \$10.10 per entry; Decline Transaction - \$9.10 per transaction	Purchase - \$13.98 per entry; Decline Transaction - \$9.02 per transaction	\$0.00	0%	Purchase \$3.88; Decline Transaction (\$0.08)	Purchase 38%; Decline Transaction 1%
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	Free	Free	Free	\$0.00	0%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$4,550.00 - \$6,000.00	\$4,550.00 - \$6,000.00	\$4,511.28 - \$5,948.93	\$0.00	0%	(\$38.72) - (\$51.07)	-1%

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5.2	Safety Deposit Boxes (range of rental charges per annum)	\$2,020.00 - \$7,600.00	\$2,020.00 - \$7,600.00	\$2,002.81 - \$7,535.32	\$0.00	0%	(\$64.68) to (\$17.19)	-1% to 0%
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	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	Personal 2.00% - 4.00%; Min \$6,444.68; Business 2.00% - 4.00%; Min \$7,436.17	\$0.00 - \$1,000.00	0% - 15%	(\$55.32) - (\$63.83)	-1%
6.2	Annual Renewal Fee	Personal - Discretionary; Business/ Commercial - 2.02% - 4.03%; Min \$6,500.00	Personal - Discretionary; Business/ Commercial - 2.02% - 4.03%; Min \$7,500.00	Personal - Discretionary; Business/ Commercial - 2.00% - 4.00%; Min \$7,500.00	\$1,000.00	15%	\$0.00	0%
6.3	Overrun Fee	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.	Penal Rate of 48% per annum. With previous agreement - Agreed rate of interest; Minimum \$991.48 per month. With no Overdraft Agreement - Bank's Penal Rate; Minimum \$991.48 per month.	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%	With previous arrangement - (\$208.52) With no Overdraft agreement - (\$231.48);	With previous arrangement -17% With no Overdraft agreement -30%;
6.4	Late Payment Fee	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	Personal: \$2,002.81 monthly after 5 days. Business: \$4,015.53 monthly after 5 days	\$0.00	0%	(\$17.19) - (\$34.47)	-1%
6.5	Guarantees/Indemnities:							
6.5.1	Personal	2.53% - 4.03%. Minimum - \$2,020.00	2.53% - 4.03% per guarantee; Minimum - \$2,020.00	2.50% - 4.00% per guarantee; Minimum - \$2,000.00	\$0.00	0%	(\$20.00)	-0.03% per guarantee; -1% on minimum
6.5.2	Corporate	2.53% - 4.03% per guarantee; Minimum \$2,020.00	2.53% - 4.03% per guarantee; Minimum \$2,020.00	2.50% - 4.00% per guarantee; Minimum \$2,000.00	\$0.00	0%	(\$20.00)	-0.03% per guarantee; -1% on minimum
6.6	Letter of Undertaking	\$5,000.00	\$5,600.00	\$5,700.00	\$600.00	12%	\$100.00	2%
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)	\$2,850.00 - \$6,000.00	\$2,850.00 - \$6,000.00	\$2,825.74 - \$5,948.94	\$0.00	0%	(\$24.26) - (\$51.06)	-1%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$3,000.00	\$3,000.00	\$2,974.47	\$0.00	0%	(\$25.53)	-1%
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)	\$1,950.00 - \$5,000.00	\$1,950.00 - \$5,000.00	\$1,933.40 - \$4,957.45	\$0.00	0%	(\$16.60) - (\$42.55)	-1%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$1,950.00 - \$2,000.00	\$1,950.00 - \$2,000.00	\$1,933.40 - \$1,982.98	\$0.00	0%	(\$16.60) - (\$17.02)	-1%
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)	\$1,950.00 - \$5,000.00	\$1,950.00 - \$5,000.00	\$1,933.40 - \$4,957.45	\$0.00	0%	(\$16.60) - (\$42.55)	-1%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$1,950.00 - \$2,000.00	\$1,950.00 - \$2,000.00	\$1,933.40 - \$1,982.98	\$0.00	0%	(\$16.60) - (\$17.02)	-1%
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, Local Business Card, Local Classic, Local Gold)	\$1,750.00 - \$2,000.00	\$1,750.00 - \$2,000.00	\$1,735.11 - \$1,982.98	\$0.00	0%	(\$14.89) - (\$17.02)	-1%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$1,750.00	\$1,750.00	\$1,735.11	\$0.00	0%	(\$14.89)	-1%
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 plus \$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)	\$600.00	\$600.00	\$594.90	\$0.00	0%	(\$5.10)	-1%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$350.00	\$350.00	\$347.02	\$0.00	0%	(\$2.98)	-1%
8.3.2	Non-bank Customer	\$880.00	\$880.00	\$872.52	\$0.00	0%	(\$7.48)	-1%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	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	Internal: Set Up Fee - \$247.88 Amendment - \$99.15 Loan/Mtge. Payments - No Charge Transfer to Savings - \$198.29 per item. External: \$247.88 plus cost of M/C NSF Charge (after 3 attempts) \$100.00 per item	\$0.00	0%	(\$2.12) (\$0.85) (\$0.00) (\$1.71) (\$2.12) (\$1.00)	-1% -1% 0% -1% -1% -1%
8.6	Certification of Account Bal./Reference Letter	\$1,800.00	\$1,000.00	\$1,250.00	(\$800.00)	-44%	\$250.00	25%

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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. 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	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 with RBC. Other Bank's Accounts - \$400.00 per entry for accounts with RBC. Other Bank's Accounts - \$300.00 per entry for accounts with RBC. Other Bank's Accounts - \$400.00 per entry for accounts with RBC. 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 - \$500.00	\$0.00	0%	Making salary payments in cash (in Bank) from list supplied by employer (\$5.00) ; All other \$0.00	Making salary payments in cash (in Bank) from list supplied by employer -1% ; All other 0%
8.9	Audit Confirmation	\$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	\$2,400.00 per audit plus \$900.00 per hour - cost of detailing securities / out of pocket expenses	(\$150.00) per audit plus \$400.00 per hour	-6% per audit plus 114% per hour	\$0.00 per audit plus \$150.00 per hour	0% per audit plus 20% per hour
8.10	Voucher Search	\$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.	\$1,750.00 per hour or part thereof plus \$200.00 cost of photocopying plus \$1,250.00 cost of imaging.	\$0.00	0%	\$0.00	0%

Source: Information submitted to the Bank of Jamaica by the Commercial Bank as at 31 December 2012.

- (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