

RBC ROYAL BANK JA LTD.
SCHEDULE OF FEES AND CHARGES 2011 - 2013

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2011 (J\$)	December 2012 (J\$)	December 2013 (J\$)	J\$ Value Change '11 - '12	% Change '11 - '12	J\$ Value Change '12 - '13	% Change '12 - '13
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$300.00	\$297.45	\$400.00	(\$2.55)	-1%	\$102.55	34%
1.1.2	Charge per Entry/Cheque	\$40.00	\$49.57	\$80.00	\$9.57	24%	\$30.43	61%
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	\$250.00	DDA - \$80.00	\$50.00	25%	(\$170.00)	-68%
1.1.5	Interim Statement	\$200.00 per sheet	\$198.29 per sheet	\$200 per sheet	(\$1.71)	-1%	\$1.71	1%
1.1.6	Cheque Returned NSF	\$845.00	\$941.91	\$1,100.00	\$96.91	11%	\$158.09	17%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$305.00	\$302.40	\$450.00	(\$2.60)	-1%	\$147.60	49%
1.1.7.2	Foreign Cheque	US\$ Chequing Account - USD 38.00 per cheque; Foreign Draft - USD 71.00; (plus Foreign Bank Charge & all other expenses)	US\$ Chequing Account - USD 37.68 per cheque; Foreign Draft - USD 70.40; (plus Foreign Bank Charge & all other expenses)	US\$ Chequing Account - USD 40.00 per cheque; Foreign Draft - USD 70.00; (plus Foreign Bank Charge & all other expenses)	(USD 0.32) - (USD 0.60)	-1%	(USD 0.40) - USD 2.32	-1% to 6%
1.1.8	Dormant Account Fee (per annum)	\$360.00	\$356.88	\$360.00	(\$3.12)	-1%	\$3.12	1%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$300.00	\$297.45	Regular Chequing - \$500.00; Corporate Plus Chequing - Free	(\$2.55)	-1%	\$202.55	68%
1.2.2	Charge per Entry/Cheque	\$40.00	\$49.57	\$80.00	\$9.57	24%	\$30.43	61%
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	\$250.00	\$80.00	\$50.00	25%	(\$170.00)	-68%
1.2.5	Interim Statement	\$200.00 per sheet	\$198.29 per sheet	\$200 per sheet	(\$1.71)	-1%	\$1.71	1%
1.2.6	Cheque Returned NSF	\$845.00	\$941.91	\$1,100.00	\$96.91	11%	\$158.09	17%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$305.00	\$302.40	\$450.00	(\$2.60)	-1%	\$147.60	49%
1.2.7.2	Foreign Cheque	US\$ Chequing Account - USD 38.00 per cheque; Foreign Draft - USD 71.00; (plus Foreign Bank Charge & all other expenses)	US\$ Chequing Account - USD 37.68 per cheque; Foreign Draft - USD 70.40; (plus Foreign Bank Charge & all other expenses)	US\$ Chequing Account - USD 40.00 per cheque; Foreign Draft - USD 70.00; (plus Foreign Bank Charge & all other expenses)	(USD 0.32) - (USD 0.60)	-1%	(USD 0.40) - USD 2.32	-1% to 6%
1.2.8	Dormant Account Fee (per annum)	\$360.00	\$356.88	\$360.00	(\$3.12)	-1%	\$3.12	1%
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	N/A	N/A	Free	N/A	N/A	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	N/A	N/A	\$175.00	N/A	N/A	\$175.00	100%
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	\$356.88	\$360.00	(\$3.12)	-1%	\$3.12	1%

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2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	N/A	N/A	Free	N/A	N/A	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	\$175.00	N/A	N/A	\$175.00	100%
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	\$356.88	\$360.00	(\$3.12)	-1%	\$3.12	1%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$2,000.00	\$1,982.98	\$2,000.00	(\$17.02)	-1%	\$17.02	1%
3.2	Outward	JMD equivalent to USD 40.00	JMD equivalent to USD 39.66	JMD equivalent to USD 40.00	(\$0.34)	-1%	\$0.34	1%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	\$15.00	\$24.79	\$30.00	\$9.79	65%	\$5.21	21%
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	Free	N/A	N/A	\$0.00	0%
4.1.1.5	Declined	\$12.00	\$11.89	\$11.89	(\$0.11)	-1%	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$35.50	\$49.57	\$55.00	\$14.07	40%	\$5.43	11%
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	\$29.74	\$33.00	\$8.54	40%	\$3.26	11%
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	\$29.74	\$33.00	\$9.54	47%	\$3.26	11%
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 - \$13.98 per entry; Decline Transaction - \$9.02 per transaction	Purchase - \$15.00; Declined - \$10.00	Purchase \$3.88; Decline Transaction (\$0.08)	Purchase 38%; Decline Transaction -1%	Purchase - \$1.02; Declined - \$0.98	Purchase - 7%; Declined - 11%
4.3	Internet Banking:							
4.3.1	Personal							
4.3.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.1.2	Funds Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%

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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 Classis, Local Gold)	In Branch - 8.74%; ABM - 5.83%	In Branch - 8.74%; ABM - 5.83%	In Branch - 8.74%; ATM - 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%; ATM - 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:							
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	\$1,933.40 - \$4,957.45	\$1,933.40 - \$4,957.45	(\$16.60) - (\$42.55)	-1%	\$0.00	0%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$1,950.00 - \$2,000.00	\$1,933.40 - \$1,982.98	\$1,933.40 - \$1,982.98	(\$16.60) - (\$17.02)	-1%	\$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)	\$1,950.00 - \$5,000.00	\$1,933.40 - \$4,957.45	\$1,933.40 - \$4,957.45	(\$16.60) - (\$42.55)	-1%	\$0.00	0%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$1,950.00 - \$2,000.00	\$1,933.40 - \$1,982.98	\$1,933.40 - \$1,982.98	(\$16.60) - (\$17.02)	-1%	\$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 Classis, Local Gold)	\$1,750.00 - \$2,000.00	\$1,735.11 - \$1,982.98	\$1,735.11 - \$1,982.98	(\$14.89) - (\$17.02)	-1%	\$0.00	0%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$1,750.00	\$1,735.11	\$1,735.11	(\$14.89)	-1%	\$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 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	\$594.90	\$600.00	(\$5.10)	-1%	\$5.10	1%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$350.00	\$347.02	\$350.00	(\$2.98)	-1%	\$2.98	1%
8.3.2	Non-bank Customer	\$880.00	\$872.52	\$875.00	(\$7.48)	-1%	\$2.48	0.3%

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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 - \$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	Set Up Fee - \$250.00 Amendment - \$100.00 Loan/Mtge. Payments - No Charge Internal - \$200.00 per item External: \$250.00 plus cost of Manager cheque NSF Charge (after 3 attempts) \$100.00 per item	(\$2.12) (\$0.85) (\$0.00) (\$1.71) (\$2.12) (\$1.00)	-1% -1% 0% -1% -1% -1%	\$2.12 \$0.85 \$0.00 \$1.71 \$2.12 \$0.00	-1% -1% 0% -1% -1% 0%	
8.6	Certification of Account Bal./Reference Letter	\$1,000.00	\$1,250.00	\$1,250.00	\$250.00	25%	\$0.00	0%	
8.7	Cheque Encashment Fee:								
	Own Bank	N/A	N/A	Free	N/A	N/A	\$0.00	0%	
	Other Banks' Cheque	N/A	N/A	Free	N/A	N/A	\$0.00	0%	
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 \$1000.00	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 - \$500.00	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 - \$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 per account.	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. 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 per account.	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%	\$0.00	0%
8.9	Audit Confirmation	\$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	\$2,400.00 per audit plus \$900.00 per hour - cost of detailing securities / out of pocket expenses	\$0.00 per audit plus \$150.00 per hour	0% per audit plus 20% per hour	\$0.00	0%	
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 of the respective years.

- Notes:**
- Rates and Charges reflect a sample of the fees applicable to the bank's products / services, and are not to be interpreted as an exhaustive list.
 - Rates and Charges include applicable taxes.
 - 100% increase represents either a doubling of the particular fee or charge, or instances where the fee or charge is being introduced/re-introduced for the first time.
 - 'N/A' Represents service not applicable to institution.