

RBC ROYAL BANK (TRINIDAD & TOBAGO) LIMITED
PAYMENTS FEES
AS AT JUNE 30TH

	2018		2017		2016	
PAYMENTS FEES						
Debit Card (Locally Branded)	Frequency	Value	Frequency	Value	Frequency	Value
On-us¹ ATM² transaction fees						
ATM enquiry	-	Free	-	Free	-	Free
ATM withdrawal (TT\$)	-	Free	-	Free	-	Free
ATM withdrawal declined	Per transaction	\$1.00	Per transaction	\$0.50	Per transaction	\$0.50
Local Off-us³ ATM transaction fees (LINX)						
ATM enquiry	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25
ATM withdrawal (TT\$)	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00
ATM withdrawal declined	Per transaction	\$1.00	Per transaction	\$1.00	Per transaction	\$1.00
Card Issuance fees						
1st issue fee	-	Free (valid for 20 yrs)	Not Applicable	Free (valid for 20 yrs)	-	Free (valid for 20 yrs)
Replacement fee	Per unit	\$45.00 (customer request/lost/stolen/damaged)	Per unit	\$50.00 (customer request/lost/stolen/damaged)	Per unit	\$45.00 (customer request/lost/stolen/damaged)
Point of sale fees - debit card						
Usage fee for approved local transaction	Per transaction	\$0.75	Per transaction	\$0.75	Per transaction	\$0.75
Usage fee for declined local transaction	Per transaction	\$1.00	Per transaction	\$1.00	Per transaction	\$1.00
Internet Banking						
Usage fee	-	Free	-	Free	-	Free
Utility payment fee	-	Free	-	Free	-	Free
Telephone Banking						
Usage fee	-	Free	-	Free	-	Free
Utility payment fee	-	Free	-	Free	-	Free
Wire Transfers						
Wire transfer fee outgoing	Per transaction	\$67.50	Per transaction	\$67.50	Per transaction	\$67.50
Wire transfer fee incoming	Per transaction	\$45.00	Per transaction	\$45.00	Per transaction	\$45.00
RTGS⁴ Transactions						
RTGS outgoing transaction fee	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00
RTGS incoming transaction fee	Per transaction	\$45.00	Per transaction	\$45.00	Per transaction	\$45.00
ACH⁵ Transactions - Personal						
ACH fee per transaction	Per transaction	\$1.00	-	-	-	-
ACH sundry query fee	-	-	-	-	-	-

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ACH Transactions - Business	Frequency	Value	Frequency	Value	Frequency	Value
Maintenance fee	-	-	-	-	-	-
ACH fee per transaction	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	Per transaction	\$1.25 - \$7.50 (electronic vs. manual)
ACH direct fee (processed by originator)	-	-	-	-	-	-
ACH indirect fee (processed by bank obo originator)	-	-	-	-	-	-
ACH credit return fee	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$5.75
ACH debit return fee	Per transaction	\$8.00	Per transaction	\$8.00	Per transaction	\$13.80
ACH sundry query fee	Per transaction	\$10.00	Per transaction	\$10.00	Per transaction	\$10.00

Source: Central Bank of Trinidad and Tobago

Note : A dash (-) indicates the fee or charge is not levied by the institution and/or the service is not relevant to the institution.

1. On-us: Refer to all transactions using the individual's home bank network
2. ATM: Automated Teller Machine
3. Off-us: Refer to all transactions using another bank's network
4. RTGS: Real Time Gross Settlement System
5. ACH: Automated Clearing House