

General banking charges


**Wealth
Management**

Valid as of July 3, 2017

RBC Europe Limited (“RBCEL”)

	£	US\$	€	C\$
Free services				
Regular statements and Fixed Term Deposit contracts	free	free	free	free
Online banking service	free	free	free	free
Electronic funds transfer – inwards (amount received may be net of agent fees)	free	free	free	free
Card services				
ATM withdrawals made in the British Isles with an RBC Wealth Management Visa Gold debit card	free	free	free	free
ATM withdrawals made overseas with an RBC Wealth Management Visa Gold debit card	2.00	4.00	4.00	4.00
– other credit card and charge card products may be available to eligible clients, please contact your Relationship Manager for further details				
Over-the-counter cash withdrawals with RBC Wealth Management Visa Gold debit card (per withdrawal)	4.00	8.00	8.00	8.00
Foreign currency transactions				See note 1
Payments				
Electronic funds transfer – outwards *	20.00	50.00	50.00	60.00
Standing Order payments through the UK automated clearing system (set-up charge)	10.00	n/a	n/a	n/a
Other charges				
Provision of duplicate statements and Fixed Term Deposit contracts (per item)	5.00	7.50	7.50	10.00
Stop cheques	25.00	37.50	37.50	50.00
Cheques returned unpaid by drawer’s banker	10.00	15.00	15.00	20.00
Cheque or automated debit returned unpaid due to insufficient funds or technical reasons	25.00	37.50	37.50	50.00
Special presentation of cheque drawn in your favour	25.00	15.00	15.00	20.00
Cheque collection – 0.125% of total amount (see note 2)				
– Minimum	15.00	37.50	n/a	50.00
– Maximum	50.00	100.00	n/a	100.00
Negotiated cheques/drafts in currencies other than Sterling (per item)	15.00	22.00	see note 3	30.00
Foreign exchange transactions				Variable – see note 4
Relationship management charge (per month – see note 5)	25.00	37.50	37.50	40.00
Breakage fee – only applicable to Fixed Term Deposit accounts – plus interest penalty if applicable**	150.00	225.00	225.00	300.00
Interest certificates (other than mandatory Section 352 notices)	35.00	52.50	52.50	70.00
Bank reference response	25.00	37.50	37.50	50.00
Audit certificates (per certificate)	50.00	80.00	80.00	110.00
Investigations (per half hour)***	50.00	75.00	75.00	100.00
Courier package (plus cost)	20.00	30.00	30.00	40.00
Registered mail (plus cost)	10.00	15.00	15.00	20.00
Returned mail – quarterly fee (see note 6)	62.50	125.00	93.75	137.50
Unauthorised overdraft – letter	25.00	40.00	40.00	55.00
Unauthorised overdraft – interest				Refer to the schedule in our latest terms and conditions
Other services – clients will be notified of any additional charges at least 14 days before they are applied				Discretionary plus out of pocket expenses
Company accounts				
Annual fee (non-refundable, applied on the date on which the account is opened and annually thereafter on that date)	150.00	187.50	187.50	300.00

Contact us

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1. Foreign currency transactions: a charge of 3% will be added to all RBC Wealth Management Visa Gold debit card transactions that require currency conversion.
 2. Cheque collection: cheque collection refers to the process which takes place when a cheque is paid in that is drawn on a bank outside the country of the currency in which the cheque is denominated – for example, a Sterling cheque drawn on a US bank. The cheque is then sent to the bank from which it originated, who in turn make an electronic payment to the recipient's bank to settle the transaction. However, this process can take weeks and a charge will typically be incurred, meaning that the ultimate credit received by the payee differs slightly from the original amount on the cheque. Please contact your Relationship Manager if you require further clarification around this issue.
 3. The Bank is not able to collect or clear cheques denominated in Euros.
 4. Foreign exchange: the margin charged on foreign exchange transactions will vary according to the size of the transaction. Please contact your usual Relationship Manager for further details.
 5. Relationship management charge: where the total relationship value with RBC Wealth Management is under £250,000 or currency equivalent, a relationship management charge will be applied, as detailed overleaf. This charge will be calculated monthly and applied during the following month. It will apply for any month in which the relationship value falls below £250,000 or equivalent.
 6. Returned mail: where mail is returned from a client's last known address and the Bank is therefore obliged to retain mail returned, a charge as detailed above will commence from the date that mail is first returned and will be applied quarterly thereafter until a valid new address is provided.
 7. Miscellaneous charges: the Bank is entitled to reclaim its reasonable expenses and costs (including, without limitation, time costs and reasonable legal fees) in connection with any other work or matters relating to the Account (as defined in the Bank's General Terms and Conditions).

Other currencies: The Bank shall levy charges in currencies other than those shown above using exchange rates as determined in its sole discretion. Please contact your usual Relationship Manager for further information.

Transaction charges in currencies other than shown above will be levied at the currency equivalent of the Sterling charge shown above.

We reserve the right to amend charges at our discretion. If we increase a charge for a basic account service we will give you at least two months' notice of the increase.

* Additionally, we reserve the right to recover charges and commissions levied by our agents or third party correspondent banks in connection with the transmission of funds. These may include, but are not restricted to, long distance telephone calls, postage, courier/messenger services, legal fees and insurance.

** This charge will be calculated at the time of breaking the Fixed Term Deposit account.

*** In circumstances where RBCEL is at fault, there will be no charge made to the client.

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