RBC Wealth Management

General banking charges

RBC Europe Limited ('the Bank')

Effective date: 6 August 2026

	GBP	USD	EUR	CAD
RBC Hub (online and mobile banking service)	free	free	free	free
Funds in and payments out				
Electronic funds transfer – inwards (amount received may be net of agent fees)	free	free	free	free
Transfer to another RBC account within the UK (note 1)	free	free	free	free
Sending sterling within the UK (note 1) - Online and mobile banking service - Via Relationship Manager	 free 30	 n/a n/a	 n/a n/a	 n/a n/a
Sending sterling outside the UK (note 1)	30	n/a	n/a	n/a
Foreign currency payment (note 2)	30	40	40	60
Standing Order set-up - Online and mobile banking service - Via Relationship Manager	 free 30	 free 40	 free 40	 free 60
Standing Order sterling payment within the UK (note 1)	free	n/a	n/a	n/a
Standing Order sterling payment outside the UK (note 1)	30	n/a	n/a	n/a
Foreign currency Standing Order payment (note 2)	n/a	40	40	60
Direct Debit set-up and payment	free	n/a	n/a	n/a
Foreign exchange transactions	Variable (note 3)			
Card services				
RBC Wealth Management Visa Gold Debit card	free	free	free	free
Debit card transaction in card currency	free	free	free	free
Debit card transaction in other currency	A charge of 3% will be added to all debit card transactions that require currency conversion			
Cheques (note 4)				
Cancelling a cheque	25	n/a	n/a	50
Cheque or automated debit returned unpaid due to insufficient funds or technical reason	25	n/a	n/a	50
Cheques returned unpaid by the drawer's bank	30	40	n/a	60
Paying in sterling cheque drawn on a UK bank (per item) (note 1)	15	n/a	n/a	n/a
Cheque collection (note 2, 4 and 5)	50	65	n/a	90
Negotiated cheques/drafts (per item) (note 2, 4 and 5)	25	35	n/a	50
Overdrafts				
Unarranged overdraft – interest (note 6)	Refer to our banking rates and charges			

	GBP	USD	EUR	CAD
Documents				
Regular statements and Fixed Term Deposit confirmations	free	free	free	free
Duplicate statements and Fixed Term Deposit confirmations - Online and mobile banking service - Via Relationship Manager – minimum charge (note 7)	 free 50	 free 65	 free 65	 free 90
Interest certificates for current UK tax year and current calendar year end - Online and mobile banking service - Via Relationship Manager	 free free	 free free	 free free	 free free
Interest certificates for any other period	50	65	65	90
Audit letter – per account	50	65	65	90
Bank reference letter – per client (note 8)	50	65	65	90
Mailing				
Registered mail	20	25	25	40
Couriered mail	50	65	65	90
Returned mail – quarterly charge (note 9)	70	95	95	130
Other				
Breakage fee – only applicable to Fixed Term Deposit plus interest penalty if applicable (note 10)	250	350	350	450
Investigations and bespoke client requests (per half hour) (note 7)	150	200	200	270
Miscellaneous and out-of-pocket expenses (note 11)	Discretionary plus out-of-pocket expenses (note 2)			

Capitalised terms used in this document shall have the same meaning given within the RBC Europe Limited Terms and Conditions ('Bank's General Terms and Conditions').

Notes

1. For the purposes of this document the UK refers to the UK payment area comprising of England, Scotland, Wales, Northern Ireland, The Channel Islands, Isle of Man and Gibraltar.
2. **Charges and commissions**: 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. Third party correspondent bank charges may apply to international payments. The method for sending payments is determined by the currency and the location of each bank, this may result in the recipient of the funds not receiving the full amount sent. The amount of any bank charges, if applied, is unknown at the time of making the payment.
3. **Foreign exchange**: The margin charged on foreign exchange transactions will vary according to the size of the transaction. Please contact your Relationship Manager for further details.
4. **Cheques**: We are unable to clear cheques denominated in Euros. We no longer issue cheque books. Charges for cheques paid out relate to legacy cheque books only.
5. **Cheque collection and cheque negotiation**: Cheque collection refers to the process which takes place when a cheque is sent to the bank from which it originated, who in turn make an electronic payment to the recipient's bank to settle the transaction. This process can take four to six weeks to complete, and a charge will typically be incurred, meaning that the funds received by the payee may differ from the original amount on the cheque. Cheque negotiation refers to the process where we buy the cheque and advance you the amount of the cheque within 10 working days of receiving it. We will then obtain payment from the bank the cheque is drawn on. The decision to proceed with either negotiation or collection is taken on a case-by-case basis. Any funds credited to your account will be subject to recourse. This means that we'll debit your account for the value of the cheque in the event that we are subsequently notified that the cheque has not been paid.
6. **Overdrafts**: You may not make payments out of your Account if you do not have enough funds in your Account to cover them, unless you have agreed an arranged overdraft with us. An unarranged overdraft is when there is no money left in the account (or when the customer has gone past their arranged overdraft limit), and this has not been agreed with us in advance.
7. **Minimum charge**: Where duplicate or additional documents are requested, these will be charged on a time spent basis using the "investigations and bespoke client requests" charge with a minimum charge of £50 (or currency equivalent). You will be provided with an estimate of the cost before work commences.
8. **Bank reference letter**: We reserve the right not to issue a bank reference letter in certain circumstances. If required, please discuss with your Relationship Manager.
9. **Returned mail**: Where mail is returned from your last known address, we are therefore obliged to retain mail returned, a charge will commence from the date that mail is first returned and will be applied quarterly thereafter until a valid new address is provided. In accordance with the Bank's General Terms and Conditions you must let us know as soon as possible if any of the information you have provided us with changes. If you fail to do so we reserve the right to engage third parties, at your expense, if we lose touch with you.
10. **Fixed Term Deposit breakage**: Should you need to terminate your Fixed Term Deposit Account early, this is at the sole discretion of the Bank. Where the Bank agrees to early termination, an administrative breakage fee will be payable, together with penalty interest. The interest will be calculated at the time of breaking the Fixed Term Deposit Account.
11. **Miscellaneous and out of pocket expenses**: We are 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). You will be advised of any such charges at least 14 days before they are applied (note 2).

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

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*Calls may be recorded

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