

General banking charges



Royal Bank of Canada (Channel Islands) Limited
("the Bank")

Effective date: 15 October 2018

	GBP	USD	EUR	CAD
Free services				
Regular statements and Fixed Term Deposit contracts	free	free	free	free
Online banking service	free	free	free	free
RBC Wealth Management Visa Gold debit card	free	free	free	free
Electronic funds transfer – inwards (amount received may be net of agent fees)	free	free	free	free
Card services				
Cash withdrawal in Pounds – Cash Machine	2.00	4.00	4.00	4.00
Cash withdrawal in Pounds – Over the Counter	4.00	8.00	8.00	8.00
RBC Wealth Management Visa credit card (annual)				
– Applicant	n/a	65.00	n/a	110.00
– Co-applicant	n/a	25.00	n/a	30.00
Foreign currency transactions	Variable – see note 1			
Payments				
Sending money within the UK and outside of the UK*	20.00	50.00	50.00	60.00
Standing Order payments through the UK automated clearing system	2.00	n/a	n/a	n/a
Direct Debits	2.00	n/a	n/a	n/a
Banker's cheque or draft issued	30.00	44.00	44.00	60.00
Other charges				
Provision of duplicate statements and Fixed Term Deposit contracts (per item)	5.00	7.50	7.50	10.00
Cancelling a cheque	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	37.50	37.50	50
Cheque collection – 0.125% of total amount (see note 2)				
– Minimum	25.00	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	35.00	52.50	52.50	70.00
Bank reference response	25.00	37.50	37.50	50.00
Audit letters – minimum charge (also please see note on "Other services" overleaf)	50.00	75.00	75.00	110.00
Special mailing (plus cost)	10.00	15.00	15.00	20.00
Courier package (plus cost)	20.00	30.00	30.00	40.00
Returned mail – quarterly fee (see note 6)	62.50	125.00	93.75	137.50
Registered mail (plus cost)	10.00	15.00	15.00	20.00
Investigations (per half hour)***	50.00	75.00	75.00	100.00
Unarranged overdraft-letter	25.00	40.00	40.00	55.00
Unarranged overdraft-interest	Refer to the schedule in our latest terms and conditions			
Miscellaneous (see note 7) – clients will be advised of any such charges at least 14 days before they are applied.				
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

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 bank in the US. 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 the amount subsequently credited to the client's account will represent the original amount of the cheque less the Bank's charges as detailed above and also any charges levied by the third party bank involved. 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).

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 either the Fixed Term Deposit or Expatriate Choice accounts

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

Jersey Office

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****Calls may be recorded

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Royal Bank of Canada (Channel Islands) Limited ("the Bank") is regulated by the Jersey Financial Services Commission in the conduct of deposit taking, fund services and investment business in Jersey and is also regulated by the Guernsey Financial Services Commission in the conduct of deposit taking and investment business and to act as a custodian/trustee of collective investment schemes in Guernsey. The Bank's general terms and conditions are updated from time to time and can be found at rbcwealthmanagement.com/gb/en/terms-and-conditions

Registered office: Gaspé House, 66-72 Esplanade, St. Helier, Jersey JE2 3QT, Channel Islands. Deposits made with the offices of Royal Bank of Canada (Channel Islands) Limited in Jersey and Guernsey are not covered by the UK Financial Services Compensation Scheme. Royal Bank of Canada (Channel Islands) Limited is a participant in the Jersey and Guernsey Banking Deposit Compensation Schemes. Each Scheme offers protection for 'eligible deposits' or 'qualifying deposits' up to £50,000 per individual claimant, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the relevant Scheme's website www.dcs.gg or <http://www.gov.je/dcs> or on request.

Investment services offered by the Bank are not covered by an investor compensation scheme as there is currently no such scheme operating in Jersey. Some of the products that the Bank might recommend to you could be registered overseas and may be covered by a local compensation scheme. Your investment counsellor will provide you with the details of any overseas compensation schemes (where applicable) at the time of making an investment recommendation.

Copies of the latest audited accounts are available upon request from either the registered office or the Guernsey Branch: Dorey Court, Admiral Park, St. Peter Port, Guernsey GY1 3BQ, Channel Islands.