

# General banking charges



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

Effective date: 19 May 2025

|                                                                                         | 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                                                     | free                                                                                         | n/a  | n/a  | n/a  |
| - via Relationship Manager                                                              | 30                                                                                           | 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                                                     | free                                                                                         | free | free | free |
| - via Relationship Manager                                                              | 30                                                                                           | 40   | 40   | 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  |
|----------------------------------------------------------------------------------------------------|----------------------------------------------------|------|------|------|
| <b>Documents</b>                                                                                   |                                                    |      |      |      |
| Regular statements and Fixed Term Deposit confirmations                                            | free                                               | free | free | free |
| Duplicate statements and Fixed Term Deposit confirmations                                          |                                                    |      |      |      |
| - Online and mobile banking service                                                                | free                                               | free | free | free |
| - via Relationship Manager – minimum charge (note 7)                                               | 50                                                 | 65   | 65   | 90   |
| Interest certificates for current UK tax year and current calendar year end                        |                                                    |      |      |      |
| - Online and mobile banking service                                                                | free                                               | free | free | free |
| - via Relationship Manager                                                                         | 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   |
| <b>Mailing</b>                                                                                     |                                                    |      |      |      |
| Registered mail                                                                                    | 20                                                 | 25   | 25   | 40   |
| Couriered mail                                                                                     | 50                                                 | 65   | 65   | 90   |
| Returned mail - quarterly charge (note 9)                                                          | 70                                                 | 95   | 95   | 130  |
| <b>Other</b>                                                                                       |                                                    |      |      |      |
| 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 Royal Bank of Canada (Channel Islands) Limited Terms and Conditions (“Bank’s General Terms and Conditions”).

## Notes

- 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.
- Charges and commissions:** 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.
- 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.
- Cheques:** The Bank is not able to clear cheques denominated in Euros. We no longer issue cheque books. Charges for cheques paid out relate to legacy cheque books only.
- 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 and any funds credited to your account will be subject to recourse meaning that we will debit your account for the value of the cheque in the event that we are subsequently notified that the cheque has not been paid.
- 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.
- 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). Clients will be provided with an estimate of the cost before work commences.
- 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.
- 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 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.
- 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.
- Miscellaneous and out of pocket expenses:** 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). Clients 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.

## Jersey Office

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(Channel Islands) Limited**

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## Guernsey Branch

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\*Calls may be recorded



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 [www.rbcwealthmanagement.com/global/en/terms-and-conditions](http://www.rbcwealthmanagement.com/global/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 Bank Depositors 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 of the Scheme and banking groups covered are available on the Government of Jersey's website [www.gov.je/dcs](http://www.gov.je/dcs) or <http://www.dcs.gg> 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, however 'eligible deposits' or 'qualifying deposits' held pursuant to investment services may be protected under the Bank Depositors Compensation Scheme described above – for more information see the Bank's general terms and conditions. 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: C/o Maurant Governance Services (Guernsey) Limited, Royal Chambers, St Julians Avenue, St. Peter Port, Guernsey GY1 4HP, Channel Islands.

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