

General banking charges valid as of July 1, 2010

Royal Bank of Canada Europe Limited (“RBCEL”)

		£	US\$	€	C\$
Free services	Regular statements and Fixed Term Deposit contracts	free	free	free	free
	Internet 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 with RBC Wealth Management Visa Gold debit card - other credit card and charge card products may be available to eligible clients, please contact your Relationship Manager for further details	2.00	4.00	4.00	4.00
	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
	Direct Debits	2.00	n/a	n/a	n/a
	Banker's cheque or draft issued	15.00	22.00	22.00	30.00
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	10.00	15.00	15.00	20.00
	Cheque collection - 0.125% of total amount (see note 2)				
	- Minimum	25.00	37.50	37.50	50.00
	- Maximum	50.00	100.00	75.00	100.00
	Negotiated cheques/drafts in currencies other than Sterling (per item)	2.50	3.75	see note 3	5.00
	Foreign exchange transactions	Variable - see note 4			
	Relationship management charge (per month, applied quarterly - 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)	25.00	37.50	37.50	50.00
	Bank reference response	15.00	22.00	22.00	30.00
	Audit certificates (per certificate)	50.00	80.00	80.00	110.00
	Investigations (per half hour)***	25.00	40.00	40.00	55.00
	Information request	25.00	37.50	37.50	50.00
	Courier package (plus cost)	20.00	30.00	30.00	40.00
	Registered mail (plus cost)	10.00	15.00	15.00	20.00
	Hold mail facility (per annum)	250.00	375.00	375.00	500.00
Fax transmission (per sheet)	2.00	3.00	3.00	4.00	
Cheque cashing facility set-up, amendment or renewal	50.00	n/a	n/a	n/a	
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				

continued...

		£	US\$	€	C\$
Company accounts	- Set-up fee (applied on set-up of a new account)	150.00	225.00	225.00	300.00
	- Annual fee (non-refundable, applied on the date on which the account is opened and annually thereafter on that date)	100.00	150.00	150.00	200.00

Contact us

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- Foreign currency transactions:** a charge of 3% will be added to all RBC Wealth Management Visa Gold debit card transactions that require currency conversion.
- 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.
- Collection of cheques denominated in Euros:** due to very low transactional volume, Euro denominated cheques paid into RBCEL for collection are usually sent by courier individually, meaning that the cost would be passed on to the payee. For this reason we recommend using electronic transfer where possible. For further clarification, please contact your usual Relationship Manager.
- 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.
- Relationship management charge:** where the total relationship value with RBC Wealth Management is under £50,000 or currency equivalent, a relationship management charge will be applied, as detailed overleaf. This charge will be calculated monthly but applied quarterly on the first working day of January, April, July and October. It will apply for any month during which the total relationship value falls below £50,000 or equivalent.
For example, if a relationship value is above £50,000 throughout August and September, but falls below this value at any stage during October, a total charge of £25 for the quarter will be applied on the first working day of October. For further information, please contact your Relationship Manager.

Other currencies: for details of charges in currencies other than those detailed in this document, please contact your usual Relationship Manager.

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 60 days 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.



Royal Bank of Canada Europe Limited ("the Bank") is a member of the Financial Services Compensation Scheme ("the Scheme") established under the Financial Services and Markets Act 2000. In respect of deposits with an office of the Bank in the UK, payments under the Scheme are limited to 100% of the first £50,000. Most depositors, including individuals and small firms, are covered and deposits denominated in all currencies are treated alike. Further details of the Scheme are available on request.

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