

# General Banking Charges valid as of February 1, 2012

## Royal Bank of Canada (Channel Islands) Limited (“the Bank”)

	£	US\$	€	C\$
<b>Free services</b>				
Regular statements and Fixed Term Deposit contracts	free	free	free	free
Online Banking Services	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
<b>Card services</b>				
ATM withdrawals with RBC Wealth Management Visa Gold debit card (per withdrawal)	2.00	4.00	4.00	4.00
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
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	Variable - see note 1			
<b>Payments</b>				
Electronic funds transfer - outwards *	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	15.00	22.00	22.00	30.00
<b>Other charges</b>				
Provision of duplicate statements and Fixed Term Deposit contracts (per item)	5.00	7.50	7.50	10.00
Placing of stop order on 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 by the Bank 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 and Expatriate Choice accounts - plus interest penalty if applicable**	150.00	225.00	225.00	300.00
Interest certificates	25.00	37.50	37.50	50.00
Bank reference response	15.00	22.00	22.00	30.00
Audit letters - minimum charge (also please see note on “Other services” overleaf)	35.00	52.50	52.50	70.00
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

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		£	US\$	€	C\$
<b>Other charges</b> (continued)	Fax transmission (per sheet)	2.00	3.00	3.00	4.00
	Unauthorised overdraft - letter	25.00	40.00	40.00	55.00
	Unauthorised overdraft - interest	Refer to Overdraft Interest Rates document that is available on the Bank's website			
	Miscellaneous (see note 7) - clients will be advised of any such charges at least 14 days before they are applied.				
<b>Company accounts</b>	- 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 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.
- Collection of cheques denominated in Euros:** due to very low transactional volume, Euro denominated cheques paid into the Bank 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 £125,000 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 for the periods September - November, December - February, March - May and June - August respectively. It will apply for any month in which the total relationship value falls below £125,000 or equivalent.  
For example, if a relationship value is above £125,000 throughout March and April, but falls below this value at any stage during May, a total charge of £25 for the quarter will be applied on the first working day of July. For further information, please contact your Relationship Manager.
- Returned mail:** where mail is returned from a client's last known address and the Bank is therefore forced to hold all mail, 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.
- 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 services:** Please note that other services provided by the Bank (such as Custodial and Investment Services) are subject to separate fee schedules, copies of which will be given to clients prior to any such service being provided.

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

The charges outlined in this General Banking Charges document apply from the effective date stated on the front of this document until such time as the charges are revised by the Bank, giving clients at least 30 days' notice in writing.

\* 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 and courier/messenger services.

\*\* This charge will be calculated at the time of breaking either the Fixed Term Deposit or Expatriate Choice accounts.



Royal Bank of Canada (Channel Islands) Limited ("the Bank") is 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 and is also regulated by the Jersey Financial Services Commission in the conduct of deposit taking, fund services and investment business in Jersey. The Bank's General Terms and Conditions are updated from time to time and can be found at [www.rbcwminternational.com/terms-and-conditions-British-Isles.html](http://www.rbcwminternational.com/terms-and-conditions-British-Isles.html). Registered office: Canada Court, St Peter Port, Guernsey, Channel Islands, GY1 3BQ, registered company number 3295. Deposits made with the offices of the Bank in Guernsey and Jersey are not covered by the UK Financial Services Compensation Scheme; however, the Bank is a participant in the respective Deposit Compensation Schemes in Jersey and Guernsey ("the CI Schemes"). Copies of the official leaflets for the respective CI Schemes can be found on the Jersey and Guernsey pages of our website. Copies of the latest audited accounts are available upon request from either the registered office or the Jersey branch: 19 - 21 Broad Street, St. Helier, Jersey JE1 8PB.

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