

FEES & CHARGES

AMOUNT

Excess Fees (Processing fee)

Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,000	\$50.00 per occasion
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of excess/ ad hoc per occasion

Cash Handling Charges

(Applicable For Overdraft Account only)

Total cash deposit below \$5,000 (per day)	Nil
Total cash deposit \$5,000 & above (per day)	0.50% of total cash deposit

Other Fees & Charges

Dishonoured Cheque Fee (Outward)	\$25 per instrument
Duplicate Statement Fee	\$5.00 per page computer printout \$7.50 per page statement
Opinion Fee	Local- \$25 + out of pocket expenses Overseas- \$50 + out of pocket expenses
Modification in Terms & Conditions	\$100.00 per modification
Cheque Holding Fee	\$15.00 per instrument per working day
Stamping/upstamping	\$30.00 + out of pocket expenses
Documents Discharge	\$100.00 per document
Settlement fee	\$150.00 per settlement
Search Fee	\$30.00 Subsequent \$10/- per hour
Data Bureau Service Charges	\$ 17.00- Individual Credit Information \$ 22.50- Business Credit Information
Cheque Book Charges	\$2.00 per fifty leaves book plus stamp duty as applicable
Stop payment charges for cheques issued by customers (overdraft accounts only)	\$10.00 per instrument

* Terms & Conditions Apply

Contact your nearest Branch for more information

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suva@bankofbaroda.com

Labasa, Ph: 8811588
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BARODA BUSINESS/ COMMERCIAL LOANS/ OVERDRAFT

Bank of Baroda

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Website: www.bankofbaroda-fiji.com



BUSINESS/COMMERCIAL LOANS/ OVERDRAFT

Facility:

Overdraft, Loan, LC, Guarantee, AB/TR and Bill finance

Purpose:

- Working capital requirements
- For acquiring fixed assets
- Non-fund based facilities i.e. Bank Guarantee and Letter of Credit

Eligibility:

Individuals, Proprietor, Partnership concern and Limited Companies etc. engaged in

- trading/manufacturing/ of any commodity / goods required by the community and trading/manufacturing in them is not prohibited by law or opposed to public interest
- service industry
- real estate
- mining & quarrying
- any other activities not prohibited by law or opposed to public interest

Other Conditions

- Maximum working capital limit to be considered need based subject to sales trend of last -3- years, projected sales and advance value of securities.
- Demand loan limit to be considered need based subject to margin contribution, repayment capacity and advance value of securities.
- Non fund based facilities to be considered need based subject to advance value of securities.
- Minimum margin contribution- 25%
- Maximum repayment period depending on cash flow and repayment capacity acceptable to bank.
- Assets charged to the bank to be insured comprehensively as per bank's norms.
- Please refer interest rate brochure for interest rate.

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Establishment Fee	
Upto \$1,000	\$100
\$1,001 to \$2,500	\$100
\$2,501 to \$5,000	\$100
\$5,001 to \$10,000	\$200
\$10,001 to \$20,000	\$200
\$20,001 to \$200,000	1.00% of loan/OD amount
Above \$200,000	0.75% of loan/OD amount (Min\$2,000)

Credit Service Fee	
Upto \$1,500	\$5 per month
\$ 1,501 to \$ 5,000	\$15 per month
\$ 5,001 to \$ 10,000	\$20 per month
\$ 10,001 to \$ 30,000	\$35 per month
\$ 30,001 to \$ 50,000	\$70 per month
\$ 50,001 to \$ 70,000	\$100 per month
\$ 70,001 to \$ 90,000	\$120 per month
\$ 90,001 to \$100,000	\$140 per month
\$100,001 to \$200,000	\$240 per month
Above \$200,000	0.125% of loan amount per month (Min \$240/ & Max 1500/-)

Inspection Fee	
Upto \$1500/-	No charges
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

Security Document Handling Fee (Solicitors charges + out of pocket expenses to be recovered separately)	
Up to \$1,000/-	Free
Above \$1,000 -One document	\$100.00
Above \$1,000 -Additional Documents	\$40.00 per document

Loan Arrear Fee > 7 days (Instalment amount per month)

Up to \$500	2%per annum additional interest on overdue amount with minimum of \$25 per month
\$501 to \$1000	
\$1001 to \$2500	
\$2501 to \$5000	
Above \$5000	