

FEES & CHARGES	AMOUNT	AMOUNT	AMOUNT
Baroda Loan/ OD Against Bank's Own Deposit		Loan/OD Against Bank's Own Deposits To Third Party Upto \$5,000/-	Loan/OD Against Bank's Own Deposits To Third Party Above \$5,000/- and all Loans /OD for Business Purposes
Cash Handling Charges (Applicable For Overdraft Account only)			
Total cash deposit below \$5000 (per day)	Nil	Nil	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit	0.50% of total cash deposit	0.50% of total cash deposit
Other Fees & Charges			
Modification in Terms & Conditions	\$100.00 per mod.	\$100.00 per mod.	\$100.00 per mod.
Cheque Book Charges (for overdraft A/cs)	\$2.00 per fifty leaves plus stamp duty as applicable	\$2.00 per fifty leaves plus stamp duty as applicable	\$2.00 per fifty leaves plus stamp duty as applicable
Cheque Holding Fee	\$15.00 per instrument Per working day	\$15.00 per instrument Per working day	\$15.00 per instrument Per working day
Dishonoured Cheque Fee (Outward)	\$25 per instrument	\$25 per instrument	\$25 per instrument
Duplicate Statement Fee			
Computer Printout	\$2.00 per page	\$2.00 per page	\$2.00 per page
Statement	\$7.50 per page	\$7.50 per page	\$7.50 per page
Stop payment charges for cheques issued by customers (for overdraft accounts only)	\$10.00 per instrument	\$10.00 per instrument	\$10.00 per instrument

* Terms & Conditions Apply

Contact your nearest Branch for more information

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bobsuva@connect.com.fj

Labasa, Ph: 8811588
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Website: www.bankofbaroda-fiji.com



बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

BARODA LOAN / OVERDRAFT AGAINST BANK'S OWN DEPOSITS

Bank of Baroda

Bank of Baroda Building, 86-88, Mark Street,
GPO Box 57, Suva Fiji

Phone: 3311400, Fax : 3302510, Email : fiji@bankofbaroda.com

Website: www.bankofbaroda-fiji.com

LOAN / OVERDRAFT AGAINST BANK'S OWN DEPOSITS

Purpose:

For any purpose except for financial speculation of any type

Facility:

Demand Loan / Overdraft

Margin:

Minimum 10% on the value of term Deposit Receipt.

Repayment:

- Repayable in fortnightly / monthly installments.
- Option to repay principal amount on maturity. Interest to be paid as and when applied in the account.
- Maximum period – 7 years.

Other Conditions:

- Pledge of term deposit receipt which should be discharged by the depositor on the reverse at the space provided for the same.
- Bank's lien to be noted on the term deposit.
- In case of deposit in joint names, the deposit receipt should be discharged and other documents signed by all the joint depositors. However, where the joint depositors have already given a letter of consent authorising the Bank to allow advance against discharge given by one or more of them, advance can be granted against the discharge given in terms of the said letter.
- No advance to be granted against a term deposit on the same day on which it is issued.

Interest Rate

Please refer interest rate brochure.

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Loan/OD Against Bank's Own Deposits to Third Party Upto \$5,000/-			
Loan/OD Against Bank's Own Deposits To Third Party Above \$5,000/- and all Loans /OD for Business Purposes			
Establishment Fee			
Upto \$1,000	Free	Free	\$25
\$1,001 to \$2,500	Free	Free	\$50
\$2,501 to \$5,000	Free	Free	\$75
\$5,001 to \$10,000	Free	Free	\$100
\$10,001 to \$20,000	Free	Free	\$200
\$20,001 to \$200,000	Free	Free	1.00% of loan/ OD limit
Above \$200,000	Free	Free	0.75% of loan/OD limit Min \$2,000)
Credit Service Fee (To be recovered in the month of February & August)			
Upto \$1,500	Free	Free	\$30.00 Half yearly
\$ 1,501 to \$ 5,000	Free	Free	\$85.00 Half yearly
\$ 5,001 to \$ 10,000	Free	Free	\$120.00 Half yearly
\$ 10,001 to \$ 30,000	Free	Free	\$210.00 Half yearly
\$ 30,001 to \$ 50,000	Free	Free	\$400.00 Half yearly
\$ 50,001 to \$ 70,000	Free	Free	\$550.00 Half yearly
\$ 70,001 to \$ 90,000	Free	Free	\$700.00 Half yearly
\$ 90,001 to \$100,000	Free	Free	\$775.00 Half yearly
\$100,001 to \$200,000	Free	Free	\$1,400.00 Half yearly
Above \$200,000	Free	Free	0.75% of loan/OD limit Half yearly- (Min \$1,500/-, Max 4,500/-)
Arrear Fee > 7 days (Instalment amount per month) - each instalment per month			
Loan Upto \$500	\$5.00	\$5.00	\$5.00
\$501 to \$1000	\$10.00	\$10.00	\$10.00
\$1001 to \$2500	\$15.00	\$15.00	\$15.00
\$2501 to \$5000	\$20.00	\$20.00	\$20.00
Above \$5000	\$25.00	\$25.00	\$25.00
Opinion Fee:			
Local	\$25.00	\$25.00	\$25.00
	(+ out of pocket expenses)		
Overseas	\$50.00	\$50.00	\$50.00
	(+ out of pocket expenses)		
Excess Fees (Processing fee) - per occasion			
Upto \$5000	\$25.00	\$25.00	\$25.00
\$ 5,001 to \$10,000	\$50.00	\$50.00	\$50.00
\$10,001 to \$25,000	\$100.00	\$100.00	\$100.00
Above \$25000	1.00% of excess/ad hoc amount	1.00% of excess /ad hoc amount	1.00% of excess /ad hoc amount