

FEES & CHARGES

AMOUNT

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

| | |
|--|---|
| Search Fee | \$30.00. Subsequent \$10/- per hour |
| Dishonoured Cheque Fee (Outward) | \$25 per instrument |
| Duplicate Statement Fee | \$5.00 per page computer print out \$7.50 per page statement |
| Modification in terms & conditions | \$100.00 per modification |
| Cheque Holding Fee (Overdraft accounts) | \$15.00 per instrument per working day |
| Assignment/reassignment of life policies | \$15.00 + out of pocket expenses + actual stamp duty and assignment charges |
| Stamping/upstamping | \$30.00 + out of pocket expenses |
| Documents Discharge | \$75.00 per document (Life Insurance Policy) |
| Settlement fee | \$150.00 per settlement |
| Cheque book charges | \$2.00 per fifty leaves book plus stamp duty as applicable |
| Stop payment charges for cheques issued by customers (for overdraft accounts only) | \$10 per instrument |

* Terms & Conditions Apply

Contact your nearest Branch for more information

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बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

BARODA LOAN/OD AGAINST INSURANCE POLICY

Bank of Baroda

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Website: www.bankofbaroda-fiji.com



BARODA LOAN/OD AGAINST INSURANCE POLICY

Purpose:

For any purpose except for financial speculation of any type

Facility:

Demand Loan / Overdraft

Eligibility:

- Individuals or
- Proprietorship Firm/ Partnership Firm/ Limited Liabilities Companies
- Fiji citizenship
- Age \geq 21 yrs
- Business concern should be incorporated in Fiji
- Total deduction should not exceed 60% of the salary net of statutory deduction and taxes.

Limit

- Min.-\$1,000/- & Max.-\$250,000/-

Margin

- D/L-10% and OD-20 % of latest net surrender value of policy

Documentation

- Assignment of insurance policy

Repayment period

- Up to 60 months

Interest Rate

- Please refer interest rate brochure for interest rate.

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| | |
|-------------------|-------------------|
| Establishment Fee | 1% of loan amount |
|-------------------|-------------------|

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 | \$120 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/-) |

Security Document Handling Fee

(Solicitors charges+ out of pocket expenses to be recovered separately)

| | |
|----------------------|----------------------|
| Upto \$1,000/- | Free |
| Above \$1,000 | |
| One document | \$100.00 |
| Additional Documents | \$40.00 per document |

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

| | |
|------------------|---|
| Upto \$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 | |

Opinion Fee

| | |
|----------|--------------------------------|
| Local | \$25.00+out of pocket expenses |
| Overseas | \$50.00+out of pocket expenses |

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 the excess/ad hoc amount per occasion |