

Description	Charges	Remarks
Special Answer Fee Cheque drawn on other Bank	\$20.00 per instrument	
Cheque Holding fee	\$15.00 per instrument per working day	
Cheque Dishonoured Fees (Outward)	\$25.00 per instrument	
ATM Transaction fees	Six transactions in a month free. Above six transactions in a month, transaction fee of \$0.25 per transaction	
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal up to \$800 after two free transactions per month - No fee for Paper withdrawal above \$800	No Paper withdrawal fees, If ATM card is not issued.
Reissue of ATM card in lieu of Lost ATM Card	\$5.00 per card	
Regeneration of PIN of ATM Card	\$2.00 per request of pin regeneration	

Contact your nearest Branch for more information

Suva Ph:3311400
bobsuva@connect.com.fj

Labasa, Ph: 8811588
boblabasa@connect.com.fj

Lautoka Ph:6660811
boblautoka@connect.com.fj

Sigatoka Ph:6500541
bobsigatoka@connect.com.fj

Ba Ph:6674555
bobba@connect.com.fj

Rakiraki Ph:6694056
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Nadi Ph:6700333
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Nausori Ph: 3478088
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Website: www.bankofbaroda-fiji.com



बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

BARODA SENIOR CITIZEN CHEQUE BOOK SAVING ACCOUNT

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

BARODA SENIOR CITIZEN CHEQUE BOOK SAVING ACCOUNT

Baroda Senior Citizen Cheque Book Saving Account is a saving account ideal for Senior Citizens. This is one of the basic and flexible deposit options for individuals with Cheque Book Facility.

Key Features:

- No Limit on number of Deposits
- Minimum opening Balance \$20
- Free ATM Card
- Free e-Statement
- No minimum and maximum period
- Free Internet Banking facility
- Cheque book Facility
- 25% concession on locker rent
- Additional 0.25 % interest

Who can open the Account

- Individuals (Singly or Jointly) having attained the age of 55 years

How to open an account

The account can be opened in any of the branches of Bank of Baroda in Fiji by submitting following documents:

1. Duly Filled Account Opening Form which may be obtained from any Branch of Bank of Baroda in Fiji or may be downloaded from Bank's website www.bankofbaroda-fiji.com
2. Know your customers informations/documents in support of following to the satisfaction of the bank.
 - a. Name
 - b. Address
 - c. Date of Birth
 - d. Occupation
 - e. Specimen Signature
 - f. Citizenship
 - g. TIN
3. One Passport size photograph.
4. Minimum Deposit \$20 at the Branch where account is opened.

Interest

1. Interest is calculated and applied on monthly basis on minimum balance in the account during the month.
2. Interest is credited in the account at the end of every month.
3. Resident Individual Withholding Tax (RIWT) will be applicable as per FRCA guidelines.
4. Please refer interest rate brochure for rate of interest.

Additional Information

- The account will be classified to Dormant if there is no customer induced transactions in the account for 12 months. Once the account is classified as dormant the customer induced debit transactions in the account are permitted on submission of written request by the customer to the branch where account is maintained along with personal ID, address proof and other documents required to fulfil KYC guidelines.
- Account may be closed by making written request to the Branch where account is maintained along with surrender of unused cheques.
- For Clarification or any other information please contact any of our branches in Fiji.
- Term and Conditions apply

Fees and Charges

Description	Charges	Remarks
Minimum Opening Balance	\$20.00	
Minimum Operating Balance Requirement	Nil	
Minimum Balance Fees	Nil	
Standing Instruction (External)	\$10.00 per transaction	No Charges for internal transfer
Issue of Balance Certificate	\$10.00 per Certificate	
Issue of Detailed Certificate	\$25.00 per Certificate	
Search Fees	\$5.00 Minimum, Subsequent \$10.00 per hour	
Duplicate Pass Book fees	\$15.00 per Book	
Issuance of statement fees	\$7.50 per page	Duplicate Statement
	\$2.00 per page	Computer print out
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips	
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips	
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips	
Cheque Book charges	Free	Stamp duty charges as applicable to be recovered
Stop Payment Charges for Cheque issued by customer	\$10.00 per instrument	
Collection of Cheques fees	\$0.25 per instrument	