

FEES & CHARGES

AMOUNT

Opinion Fee

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

Other Fees & Charges

Search Fee	\$30.00. Subsequent \$10/- perhour
Modificationin Terms& Conditions	\$100.00 per modification
Stamping/upstamping	\$15.00 + out of pocket expenses
Documents Discharge	\$75.00 per document
Settlement fee	\$75.00 per settlement
Duplicate statement fee	\$2.00 per page computer print out \$7.50 per page statement
Data Bureau Service Charges	\$17.00

* Terms & Conditions Apply

Contact your nearest Branch for more information

Suva Ph:3311400
bobsuva@connect.com.fj

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

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Sigatoka Ph:6500541
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Website: www.bankofbaroda-fiji.com



बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

BARODA PERSONAL LOAN/ BARODA SOFT LOAN

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 PERSONAL LOAN/ BARODA SOFT LOAN

	Secured Loan	Unsecured Loan
Purpose	For purchase of consumer durable	For personal requirement
Eligibility	For individual For salaried people For self employed & small Business	- tax payer - permanent employees ≥ 3yrs - registered with relevant authorities
Maximum Limit	\$10,000/- or 70% of purchase price whichever is lower	\$2,000/-
Margin	30%	Nil
Repayment Period	Up to 48 months	Up to 24 months
Insurance	In case of secured loan- Comprehensive insurance of the item to be purchased	
Other terms	<ul style="list-style-type: none"> • Third party guarantee to be provided • Bill of sale for prime security wherever applicable to be created in bank's favour. • First instalment falls due on the following month of disbursement and subsequent instalments to be paid before the end of the month 	
Interest Rate	Please refer interest rate brochure.	

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Establishment Fee

Up to \$1,000	\$25.00
\$1,001 to \$2,500	\$50.00
\$2,501 to \$5,000	\$75.00
\$5,001 to \$10,000	\$100.00
\$10,001 to \$20,000	\$200.00
\$20,001 to \$200,000	1.00% of loan amount
Above \$200,000	0.75% of loan amount (Min \$2,000)

Credit Service Fee

\$20 Half Yearly

(To be recovered in February & August)

Inspection Fee

Upto \$1500	Free
\$1501 to \$10000	\$40.00 per visit
\$10001 to \$25000	\$75.00 per visit
\$25001 to \$50000	\$100.00 per visit
\$50001 to \$100000	\$150.00 per visit
Above \$100000	\$200.00 per visit

Security Document Handling Fee (Solicitors charges + out of pocket expenses to be recovered separately)

Upto \$1,000/-	Free
Above \$1,000	
One document	\$60.00
Additional Documents	\$25.00 per document

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

Upto \$500	\$5.00 each installment per month
\$501 to \$1000	\$10.00 each installment per month
\$1001 to \$2500	\$15.00 each installment per month
\$2501 to \$5000	\$20.00 each installment per month
Above \$5000	\$25.00 each installment per month