

Description	Charges	Remarks
Search Fees	\$5.00 Minimum, Subsequent \$10.00 per hour	
Duplicate Pass Book fees	\$5.00 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	
Collection of Cheques fees	\$0.25 per instrument	
Special Answer Fee Cheque drawn on other Bank	\$20.00 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**  
**bobrakiraki@connect.com.fj**

**Nadi Ph:6700333**  
**bobnadi@connect.com.fj**

**Nausori Ph: 3478088**  
**bobnausori@connect.com.fj**

**Website: [www.bankofbaroda-fiji.com](http://www.bankofbaroda-fiji.com)**



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**  
India's International Bank

# BARODA SMALL SAVING ACCOUNT

**Bank of Baroda**

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Website: [www.bankofbaroda-fiji.com](http://www.bankofbaroda-fiji.com)

## BARODA SMALL SAVING ACCOUNT

**Baroda Small Saving Account** is a saving account ideal for low and middle income wage earners, workers in non organised sectors, housewife, students and salaried persons. This is one of the basic and flexible deposit options for resident individuals with Passbook Facility suitable for Micro Finance customers.

### Key Features:

- No Limit on number of Deposits
- Minimum Balance - \$10
- Free ATM Card
- Free e-Statement
- No minimum and maximum period
- No Cheque Book
- Free Internet Banking facility
- Free Six ATM transactions in a month
- Free unlimited Paper withdrawals if no ATM card is issued.
- if ATM card is issued:
  - All paper withdrawals above \$800 free.
  - For transactions less than \$800, two paper withdrawals per month free.

### Who can open the Account

- Resident Individual ( Singly or Jointly)
- Minors

### 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 or may be downloaded from Bank's website [www.bankofbaroda-fiji.com](http://www.bankofbaroda-fiji.com)
2. Know your customer information / 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	
h. Source of Funds			

3. One Passport size photograph.

4. Minimum Deposit \$10 in the Branch where account to be opened.

### Interest

1. Interest is calculated and applied on a monthly basis on the 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 (RIWWT) will be applicable as per FRCA guideline.
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 allowed 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.
- Customer may close account after making written request to the Branch where account is maintained.
- For Clarification or any other information please contact any of our branches in Fiji.
- Terms and Conditions apply

### Fees and Charges

Description	Charges	Remarks
Minimum Opening Balance	\$10.00	
Minimum Operating Balance Requirement	\$10.00	
Minimum Balance Fees	\$2.00 per Month	If balance is less than minimum required balance at close of any day.
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	