

ELECTRONIC DEBIT CARD (ATM CARD)

Issue of ATM cards	Free
Maximum amount of withdrawal allowed daily	F\$1,500
Number of free ATM withdrawals free per month	Six
Charges for each transaction after six transactions	F\$0.40
Number of free paper withdrawals free per month	Two
Charges for paper transaction after two paper withdrawals per month	F\$3.00
Paper withdrawal above \$800	Free
Reissue of new card in lieu of lost card	F\$10.00
Regeneration of PIN	F\$5.00
Mini statement [statement for last 5 transactions through ATM]	Free

E-BANKING (INTERNET BANKING) CHARGES

<b>For Retail Customers</b>	
View of transactions (account summary/mini statement/ account query/ account details)	Free
Cheque Status Inquiry	Free
TOD inquiry	Free
Lien inquiry	Free
Nominee Details inquiry	Free
Loan account schedule Loan Disbursement details inquiry	Free
<b>For Corporate Customers</b>	
Trade Finance Inquiry (imports, exports, inland, trade, bank guarantees, forward contracts)	Free

GANG PAYMENT FEES

GANG PAYMENT	\$10.00 per packet
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CURRENT ACCOUNT / BUSINESS ACCOUNT

BARODA CURRENT ACCOUNT

Minimum Opening Balance	\$500
Minimum Operating Balance Requirement	Nil
Minimum Operating Balance Fees	Nil If balance is less than minimum required balance at close of any day.
Cheque book Charges	\$2.00 per 50 leaves book Plus stamp duty as applicable.
Maintenance Fee	\$5.00 per month
Stop Payment Charges for cheque issued by customer	\$10.00 per instrument
Standing Instruction (Internal) Transfer within the branch	\$5.00 per instruction
Standing Instruction (External) Transfer other than branch/Bank	\$10.00 per instruction
Issue of Balance Certificate	\$15.00 per Certificate
Issue of Detailed Certificate	\$50.00 per Certificate

Account Overdrawn fees	\$15.00 per day in addition to applicable interest on overdrawn amount
Search Fees	\$30.00 per Search
Issuance of statement- duplicate statement	\$750 per page
Issuance of statement – computer printout	\$2.00 per page
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book Book contains 100 pay-in-slips.
Issuance of Deposit Book (Duplicate)	\$750 per Book Book contains 100 pay-in-slips.
Issuance of Deposit Book (Triplicate)	\$10.00 per Book Book contains 100 pay-in-slips.
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fees Cheque drawn on BOB	\$10.00 per instrument
Cheque drawn on other Bank	\$25.00 per instrument
Cheque Holding charges	\$15.00 per instrument per working day
Cheque Dishonoured Fees (outward)	\$25.00 per instrument
Cash Handling Fees (per day)	Nil If Total Cash Deposit in a day is less than \$5000 0.50 % of Total Cash Deposit If Total Cash Deposit in a day is \$5000 or more

TERM DEPOSIT

BARODA TERM DEPOSIT ACCOUNT

Minimum Opening Balance	\$500.00
Pre-payment (before maturity)	\$25.00

RAWARAWA

Minimum Opening Balance	\$25 per month or in the multiple of \$25.
Issuance of Passbook	Free
Issuance of Duplicate Passbook	\$750 per duplicate Passbook
Late deposit of instalment	\$2.00 per month
Pre-payment (before maturity)	\$25.00
Interest on Pre-payment (before maturity)	50%applicable interest rate at the time of investment. Applicable interest shall be the card rate for actual period fund was invested.

BARODA TERM DEPOSIT – MIP/ QIP

Minimum Opening Balance	\$500.00
Pre-payment (before maturity)	\$25.00

BANK CHEQUE

Issuance Fee	
Up to \$10,000	\$750 + actual stamp duty per cheque
Above \$10,000	\$10.00 + actual stamp duty per cheque
Duplicate	\$10.00 + actual stamp duty per cheque
Repurchase/Cancellation of Bank Cheque	\$15.00 per instrument

FIJI CLEAR

Upto \$100/-	F\$2.00
\$101/- to \$1,000/-	F\$5.00
\$1,001/- to \$10,000/-	F\$10.00
\$10,000/- plus	F\$15.00

INLAND REMITTANCES

Mail Transfer	\$5.00 per transfer
Telegraphic transfer	\$7.50 per transfer

SAFE CUSTODY FEE

Sealed envelope	\$10.00 half year per envelope
Sealed small Packets	\$25.00 half year per packet
Sealed Boxes	\$50.00 half year per box

LOCKER FEE

Safe Deposit Locker: Small	\$100.00 per annum (Plus refundable deposit of \$200/- )
Medium	\$150.00 per annum (Plus refundable deposit of \$200/- )
Large	\$250.00 per annum (Plus refundable deposit of \$200/- )
25% concession in Locker rent to all Senior Citizens	

COMMUNICATIONS

Conveying Fax message for clients	\$5.00 per page
Photo Copy Charges	\$1.50 per page

PERIODICAL TRANSFER PAYMENTS  
(STANDING INSTRUCTIONS)

To Loan Accounts for repayment of Loan within Bank		Free
To Other Account within Bank	Transfer from Saving Accounts	\$2.00 per Transaction.
	Transfer from Current / Overdraft Account	\$5.00 per transfer
To Account of Other Banks		\$10.00 per transfer

IMPORTANT NOTICE

This brochure contains current fees and charges. Bank of Baroda reserves the right to vary fees and charges. 30 days prior notice through acceptable media will be given in the event of increase of any fees & charges or the introduction of new fees and charges.

Fees & charges are applicable from 3rd October 2019.

Terms & Conditions Apply

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



बैंक ऑफ़ बड़ौदा  
Bank of Baroda

DISCLOSURE  
OF FEES AND  
CHARGES

CUSTOMERS BANKING SERVICES

Contact your nearest Branch for more information

Suva Ph:3311400  
[suva@bankofbaroda.com](mailto:suva@bankofbaroda.com)

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Nausori Ph: 3478088  
[nausori@bankofbaroda.com](mailto:nausori@bankofbaroda.com)

## PASS BOOK SAVING ACCOUNT

### BARODA PASS BOOK SAVINGS BANK ACCOUNT (WITHOUT CHEQUE BOOK)

Minimum Opening Balance	\$50.00
Minimum Operating Balance Requirement	Nil
Minimum Balance Fees	Nil If balance is less than minimum required balance at close of any day
Maintenance Fee	\$3.00 per month
Standing Instruction [External]	\$10.00 per transaction
Standing Instruction [Within BOB Fiji]	\$2.00 per transaction
Issue of Balance Certificate	\$10.00 per Certificate
Issue of Detailed Certificate	\$50.00 per Certificate
Search Fees	\$30.00 per Search
Duplicate Pass Book fees	\$25.00 per Book
Issuance of statement fees	\$750 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]	\$750 per Book of 100 deposit slips
Issuance of Deposit Book [Triplicate]	\$10.00 per Book of 100 deposit slips
Collection of Cheques fees	\$040 per instrument
<b>Special Answer Fee</b> 1.Cheque drawn on BOB	\$10.00 per instrument
2.Cheque drawn on other Bank	\$25.00 per instrument
ATM Transaction fees	Free Six transactions in a month. Above six transactions in a month, transaction fee of \$040 per transaction
Paper withdrawal fees (where ATM card is not issued)	❖ Free Four transactions per month. ❖ \$2.00 for each paper withdrawal after four free transactions per month
Paper withdrawal fees (where ATM card is issued)	- Two transactions per month free. - \$3 for each paper withdrawal upto \$800 after two free transactions per month - No fee for paper withdrawals of above \$800 - No Paper withdrawal fees, If ATM card is not issued.
Reissue of ATM card in lieu of Lost ATM Card	\$10.00 per card
Regeneration of PIN of ATM Card	\$5.00 per request.

### BARODA SENIOR CITIZENS PASSBOOKS SAVINGS BANK ACCOUNT

Minimum Opening Balance	\$20.00
Minimum Operating Balance Requirement	Nil
Minimum Balance Fees	Nil
Standing Instruction [External]	\$10.00 per transaction
Standing Instruction [Within BOB Fiji]	\$2.00 per transaction
Issue of Balance Certificate	\$10.00 per Certificate
Issue of Detailed Certificate	\$50.00 per Certificate
Search Fees	\$30.00 per Search
Duplicate Pass Book fees	\$15.00 per Book

Issuance of statement fees	\$750 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]	\$750 per Book 100 deposit slips
Issuance of Deposit Book [Triplicate]	\$10.00 per Book 100 deposit slips
Collection of Cheques fees	\$040 per instrument
<b>Special Answer Fee</b> 1.Cheque drawn on BOB	\$10.00 per instrument
2.Cheque drawn on other Bank	\$25.00 per instrument
ATM Transaction fees	Free Six transactions in a month. Above six transactions in a month, transaction fee of \$040 per transaction
Paper withdrawal fees (where ATM card is not issued)	❖ Free Four transactions per month. ❖ \$2.00 for each paper withdrawal after four free transactions per month
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal upto \$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	\$10.00 per card
Regeneration of PIN of ATM Card	\$5.00 per request.

## PERSONAL CHEQUE SAVING ACCOUNT

### BARODA CHEQUE BOOK SAVINGS ACCOUNT

Minimum Opening Balance	\$250.00
Minimum Operating Balance Requirement	Nil
Minimum Balance Fees	Nil If balance is less than minimum required balance at close of any day
Cheque book Charges	Nil Printing charges and stamp duty as applicable to be recovered.
Account Overdrawn fees	\$15.00 per day Plus applicable interest on overdrawn amount
Maintenance Fee	\$3.00 per month
Stop Payment Charges for cheque issued by customer	\$10.00 per instrument
Standing Instruction [External]	\$10.00 per transaction
Standing Instruction [Within BOB Fiji]	\$2.00 per transaction
Issue of Balance Certificate	\$10.00 per Certificate
Issue of Detailed Certificate	\$50.00 per Certificate
Search Fees	\$30.00 per Search
Duplicate Pass Book fees	\$15.00 per Book
Issuance of statement fees	\$750 per page Duplicate Statement \$2.00 per page Computer print out
Issuance of Deposit Book [Counterfoil]	\$5.00 per Book of 100 Deposit slip
Issuance of Deposit Book [Duplicate]	\$750 per Book of 100 Deposit slip
Issuance of Deposit Book [Triplicate]	\$10.00 per Book of 100 Deposit slip
Collection of Cheques fees	\$040 per instrument
<b>Special Answer Fee</b> Cheque drawn on BOB	\$10.00 per instrument
Cheque drawn on other Bank	\$25.00 per instrument

Cheque Holding Charges	\$15.00 per instrument per working day
Outward Cheque Dishonoured Fees	\$25.00 per item
ATM Transaction fees	Free Six transactions in a month. Above six transactions in a month, transaction fee of \$040 per transaction
Paper withdrawal fees (where ATM card is not issued)	❖ Free Four transactions per month. ❖ \$2.00 for each paper withdrawal after four free transactions per month
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal upto \$800 after two free transactions per month -Paper withdrawal fee above \$800 free - No Paper withdrawal fees, If ATM card is not issued
Reissue of ATM card in lieu of Lost ATM Card	\$10.00 per card
Regeneration of PIN of ATM Card	\$5.00 per request.

### BARODA SENIOR CITIZENS CHEQUE BOOK SAVINGS ACCOUNT

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
Standing Instruction [Within BOB Fiji]	\$2.00 per transaction
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	\$750 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]	\$750 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
<b>Special Answer Fee</b> Cheque drawn on BOB	\$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. Above six transactions in a month, transaction fee of \$040 per transaction
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal upto \$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	\$5.00 per request.

## DEPOSIT BEARING INTEREST ACCOUNT

### BARODA SMALL SAVINGS BANK ACCOUNT

Minimum Opening Balance	\$10.00
Minimum Operating Balance Requirement	Nil
Minimum Balance Fees	Nil If balance is less than minimum required balance at close of any day.
Maintenance Fee	\$3.00 per month
Standing Instruction [External]	\$10.00 per transaction
Standing Instruction [Within BOB Fiji]	\$2.00 per transaction
Issue of Balance Certificate	\$10.00 per Certificate
Issue of Detailed Certificate	\$25.00 per Certificate
Search Fees	\$30.00 per Search
Duplicate Pass Book fees	\$5.00 per Book
Issuance of statement fees	\$750 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]	\$750 per Book of 100 deposit slips
Issuance of Deposit Book [Triplicate]	\$10.00 per Book of 100 deposit slips
Collection of Cheques fees	\$040 per instrument
<b>Special Answer Fee</b> Cheque drawn on BOB	\$10.00 per instrument
Cheque drawn on other Bank	\$25.00 per instrument
ATM Transaction fees	Free Six transactions in a month. Above six transactions in a month, transaction fee of \$040 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	\$10.00 per card
Regeneration of PIN of ATM Card	\$5.00 per request.

### BARODA ZERO BALANCE SAVINGS BANK ACCOUNT

Minimum Opening Balance	NIL
Minimum Operating Balance Requirement	NIL
Minimum Balance Fees	NIL
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	\$5.00 per Book
Issuance of statement fees	\$750 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]	\$750 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
<b>Special Answer Fee</b> Cheque drawn on BOB	\$10.00 per instrument
Cheque drawn on other Bank	\$25.00 per instrument