

FEE DESCRIPTION AMOUNT

BARODA LOAN/ OD AGAINST INSURANCE POLICIES

Cash handling charges (Applicable for overdraft account only)	
Total cash deposit below \$5000 (per day)	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts only	\$15.00 per instrument per working day
Documents Discharge	\$75.00 Policy assignment

BARODA LOAN/ OD AGAINST BANK'S OWN DEPOSITS AND BARODA LOAN/ OD AGAINST BANK'S OWN DEPOSITS TO THIRD PARTY UP TO \$5,000

Establishment Fee	Free
Credit Service Fee - BARODA LOAN/ OD AGAINST BANK'S OWN DEPOSITS	Free
Inspection Fee	Free
Dishonored Cheque Fee	Outward-\$25 per instrument
Excess Fees (Processing fee) (Applicable for OD a/c)	
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 excess/ ad hoc amount per occasion
Cash handling charges (Applicable for overdraft account only)	
Total cash deposit below \$5000 (per day)	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts only	\$15.00 per instrument per working day
Documents Discharge	\$25.00 Term Deposit

FEE DESCRIPTION AMOUNT

BARODA LOAN/OD AGAINST BANK'S OWN DEPOSITS TO THIRD PARTY ABOVE \$5,000/- AND ALL LOANS/ OD FOR BUSINESS PURPOSES

Establishment Fee	
Up to \$1,000	\$25
\$1,001 to \$2,500	\$50
\$2,501 to \$5,000	\$75
\$5,001 to \$10,000	\$100
\$10,001 to \$20,000	\$200
\$20,001 to \$200,000	1.00% of Loan/OD amount
Above \$200,000	0.75% of Loan/OD amount (Minimum \$2,000)
Credit Service Fee	To be recovered on monthly basis
Up to \$1,500	\$5.00 per month
\$ 1,501 to \$ 5,000	\$15.00 per month
\$ 5,001 to \$ 10,000	\$20.00 per month
\$ 10,001 to \$ 30,000	\$35.00 per month
\$ 30,001 to \$ 50,000	\$70.00 per month
\$ 50,001 to \$ 70,000	\$100.00 per month
\$ 70,001 to \$ 90,000	\$120.00 per month
\$ 90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240.00 per month
Above \$200,000	0.125% of Loan amount (Min \$240.00& Max. \$1,500) per month
Inspection Fee	Free
Dishonored Cheque Fee	Outward-\$25 per instrument
Excess Fees (Processing fee) (Applicable for OD a/c)	
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 excess/ ad hoc amount per occasion
Cash handling charges (Applicable for overdraft account only)	
Total cash deposit below \$5000 (per day)	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts only	\$15.00 per instrument per working day
Documents Discharge	\$25.00 Term deposit

FEE DESCRIPTION AMOUNT

BANK GUARANTEE

Establishment Fee	1% of amount (minimum \$100.00)
Commission	0.20% per month (Minimum \$150.00) recoverable on upfront basis (25% concession if backed by 100% cash margin)
Cancellation Fee	F\$50.00 per guarantee, however 50% of applicable commission for residual period is refundable.
Document Handling Fee	F\$50.00 per document

OTHER LOAN FEES

Search Fee	\$30.00. Subsequent \$10/- per hour
Security Document Handling Fee (Solicitors charges+ out of pocket expenses to be recovered separately)	
One Document	\$100.00
Additional Document	\$40.00 per document
Baroda Farm Loan	
Upto 10,000	\$ 25.00 (for all documents)
\$10,001-\$50,000	\$ 50.00 (for all documents)
Above 50,000	\$100.00 (for all documents)
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Free
Other loans	
Up to \$1,000	Free
Above \$1,000	\$60 .00
Additional Documents	\$25.00 per document
Loan Arrear Fee > 7 days (Installment amount per month)	
Up to \$500	2% p.a. additional interest on the overdue amount with minimum of \$25.00 per month
\$501 to \$1000	
\$1001 to \$2500	
\$2501 to \$5000	
Above \$5000	\$5.00 per page computer printout.
Duplicate Statement Fee	
Opinion Fee:	
Local	\$25.00 out of pocket expenses
Overseas	\$50.00 +out of pocket expenses
Modification in Terms & Conditions	\$100.00 per modification
Assignment/reassignment of life insurance policies (Wherever insurance policies have obtained as security)	\$15.00 + out of pocket expenses + actual stamp duty and assignment charges

FEE DESCRIPTION AMOUNT

Documents Discharge	
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Term Deposit: \$25.00
Others loans	Life Insurance Policy Assignment: \$75.00
	Other than above-\$100.00
Settlement fee	
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Free
Others loans	\$150.00 per settlement
Data Bureau Service Charges	
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount And Baroda Loan/OD against life insurance policies	Not applicable
Other Loans	\$17.00 - Individual Credit Information \$ 22.50 - Business Credit Information
Cash handling charges (Applicable for overdraft account only)	
Total cash deposit below \$5000 (per day)	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding Charges	
For overdraft Accounts only	\$15.00 per instrument per working day
LIST OF NEW FEES & CHARGES	
Commitment Fee (applicable in all overdraft accounts, except against bank own deposit)	1% p.a. of unused/ un-availed portion if quarterly average utilization is less than 60% of the limit sanctioned.
Sanction re-validation charge	25% of applicable establishment fee as per card rate (Loan Redraw Fee (In case of Term Loan).
Loan Redraw Fee (In case of Term Loan)	0.02% of disbursement amount (Minimum \$25.00) per instance if disbursement is requested beyond 3 months of approved drawdown schedule.
Demand Notice (per action)	Loan and overdraft less than \$300,000 and over
	\$100 per demand plus out of the pocket expense
	Loan and overdraft \$300,000 and over
	\$500 per demand plus out of the

FEE DESCRIPTION AMOUNT

		pocket expenses.
Excess/ Adhoc		Plus 3% p.a. on existing rate.
Temporary Overdraft / Unarranged credit		\$ 15.00 per day or 14.75% p.a. whichever is higher.
Delay in submission of financial statements beyond 12 months from applicable financial year:		Additional interest of 2% interest on the outstanding amount.

IMPORTANT CUSTOMER 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.

Contact your nearest Branch for more information	
Suva Ph:3311400 suva@bankofbaroda.com	Ba Ph:6674555 ba@bankofbaroda.com
Labasa Ph: 8811588 labasa@bankofbaroda.com	Rakiraki Ph:6694056 rakiraki@bankofbaroda.com
Lautoka Ph:6660811 lautoka@bankofbaroda.com	Nadi Ph:6700333 nadi@bankofbaroda.com
Sigatoka Ph:6500541 sigatoka@bankofbaroda.com	Nausori Ph: 3478088 nausori@bankofbaroda.com

Website: www.bankofbaroda-fiji.com



DISCLOSURE OF FEES AND CHARGES

LENDING FEES AND CHARGES



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

FEE DESCRIPTION AMOUNT
BARODA PERSONAL LOAN/BARODA SOFT LOAN (SECURED & UNSECURED)

Establishment Fee	
Up to \$1,000	\$50.00
\$1,001 to \$2,500	\$100.00
\$2,501 to \$5,000	\$100.00
\$5,001 to \$10,000	\$200.00
\$10,001 to \$20,000	\$300.00
\$20,001 to \$200,000	1.00% of loan amount
Above \$200,000	0.75% of loan amount (Minimum \$2,000)
Credit Service Fee	
Irrespective of amount	0.20% per month of remaining balance (minimum \$10.00 per month)
Inspection Fee	
Up to \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

BARODA CAR LOAN

Establishment Fee	
1.00% of loan amount	
Credit Service Fee	
0.10% per month of remaining balance (Minimum \$10 per month).	
Inspection Fee	
Upto \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

BARODA HOME LOAN

Establishment Fee	
1.00% of loan amount (min.\$500.00)	
Credit Service Fee	
Free	
1st Home Loan	
2nd Home Loan	
Up to \$20000	\$20.00 per month
\$20,001 to \$50,000	\$30.00 per month
\$50,001 to \$1,00,000	\$50.00 per month
\$1,00,001 to \$5,00,000	\$100.00 per month
\$5,00,001 to \$1,00,00,000	\$200.00 per month
Above \$1,00,00,000	0.025% per month (Minimum \$200.00 per month).
FNPF Housing Transfer Fee	
\$100.00 per application + FNPF Cost	
Inspection Fee	
Upto \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

FEE DESCRIPTION AMOUNT

Establishment Fee	
1.00% of the loan amount	
Credit Service Fee	
Up-to \$20000	\$20.00 per month
\$20,001 to \$50,000	\$30.00 per month
\$50,001 to \$1,00,000	\$50.00 per month
\$1,00,001 to \$5,00,000	\$100.00 per month
\$5,00,001 to \$1,00,00,000	\$200.00 per month
Above \$1,00,00,000	0.025% per month (Minimum \$200.00 per month)
Inspection Fee	
Upto \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

BARODA PROPERTY LOAN

Establishment Fee	
1.00% of the loan amount (Minimum F\$500.00)	
Credit Service Fee	
Up-to \$20000	\$20.00 per month
\$20,001 to \$50,000	\$30.00 per month
\$50,001 to \$1,00,000	\$50.00 per month
\$1,00,001 to \$5,00,000	\$100.00 per month
\$5,00,001 to \$1,00,00,000	\$200.00 per month
Above \$1,00,00,000	0.025% per month (Minimum \$200.00 per month & \$1500.00 Maximum per month)
Inspection Fee	
Upto \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

BARODA ADDITIONAL ASSURED ADVANCE (AAA)

Establishment Fee	
1.00% of loan amount (Min F\$200.00)	
Credit Service Fee	
Up-to \$20000	\$20.00 per month
\$20,001 to \$50,000	\$30.00 per month
\$50,001 to \$1,00,000	\$50.00 per month
\$1,00,001 to \$5,00,000	\$100.00 per month
\$5,00,001 to \$1,00,00,000	\$200.00 per month
Above \$1,00,00,000	0.025% per month (Minimum \$200.00 per month & \$1500.00 Maximum per month)

FEE DESCRIPTION AMOUNT
BARODA ADDITIONAL ASSURED ADVANCE (AAA)

Inspection Fee	
Up-to \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit
Security Document Handling Fee (Solicitors charges + out of pocket expenses to be recovered separately)	
Up to \$1,000	Free
Above \$1,000	\$100.00
Additional Documents	\$40.00 per document
Loan Arrears Fee > 7 Days	
Up to \$500	2% p.a. additional interest on the overdue amount with minimum of \$25.00 per month
\$501 to \$1,000	
\$1,001 to \$2,500	
\$2,501 to \$5,000	
Above \$5,000	
Opinion Fee	
Local	\$25.00 + out of pocket expenses
Overseas	\$50.00 + out of pocket expenses
Other Fees & Charges	
Search Fee	\$30.00
Modifications in Terms & Conditions	Up-to \$5,00,000 \$100.00 per modification Above \$5,00,000 \$200.00 per modification
Stamping/ Unstamping	\$30.00 + out of pocket expense
Documents Discharge	\$100.00 per document
Settlement Letter	\$100.00
Settlement Fee	\$75.00 per settlement
Duplicate Statement Fee	\$5.00 per page computer printout
Data Bureau Service Charges	\$17.00

BARODA BUSINESS/COMMERCIAL LOAN/OVERDRAFT

Establishment Fee	
Upto \$1,000	\$100.00
\$1,001 to \$2,500	\$100.00
\$2,501 to \$5,000	\$100.00
\$5,001 to \$10,000	\$200.00
\$10,001 to \$20,000	\$200.00
\$20,001 to \$200,000	1.00% of loan/OD amount
Above \$200,000	0.75% of loan/OD amount (Minimum \$2,000)
Credit Service Fee	
Upto \$1,500	\$5.00 per month
\$1,501 to \$5,000	\$15.00 per month
\$5,001 to \$10,000	\$20.00 per month
\$10,001 to \$30,000	\$35.00 per month
\$30,001 to \$50,000	\$70.00 per month
\$50,001 to \$70,000	\$100.00 per month
\$70,001 to \$90,000	\$120.00 per month

FEE DESCRIPTION AMOUNT
BARODA BUSINESS/COMMERCIAL LOAN/OVERDRAFT

\$90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240.00 per month
Above \$200,000	0.125% of loan amount per month (Min \$240.00 & Max. \$1500.00)
Inspection Fee	
Upto \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit
Dishonored Cheque Fee	
Outward-\$25 per instrument	
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 excess/ad hoc per occasion
Cash handling charges (Applicable for overdraft account only)	
Total cash deposit below \$5000 (per day)	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts	\$15.00 per instrument per working day

BARODA MICRO LOAN

> No fees and charges

BARODA LOAN FOR MICRO & SMALL ENTERPRISES

> No fees and charges

BARODA FARM LOAN

Establishment Fee	
Upto \$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/OD amount
Above \$200,000	0.75% of loan/OD amount (Minimum \$2,000.00)

FEE DESCRIPTION AMOUNT
BARODA FARM LOAN

Credit Service Fee	
Upto \$1,500	\$30.00 Half yearly
\$1,501 to \$5,000	\$85.00 Half yearly
\$5,001 to \$10,000	\$120.00 Half yearly
\$10,001 to \$30,000	\$210.00 Half yearly
\$30,001 to \$50,000	\$400.00 Half yearly
\$50,001 to \$70,000	\$550.00 Half yearly
\$70,001 to \$90,000	\$700.00 Half yearly
\$90,001 to \$100,000	\$775.00 Half yearly
\$100,001 to \$200,000	\$1,400.00 Half yearly
Above \$200,000	0.75% of Loan/OD amount Half yearly. (Min \$1,500 & Max. \$4,500)
Inspection Fee	
Up to \$10,000	\$30.00 per visit
\$10,001 to \$25,000	\$60.00 per visit
\$25,001 to \$50,000	\$75.00 per visit
Above \$50,000	\$100.00 per visit
Cash handling charges (Applicable for overdraft account only)	
Total cash deposit below \$5000 (per day)	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts	\$15.00 per instrument per working day

BARODA TRADERS LOAN

Establishment Fee	
Upto \$1,000	\$50.00
\$1,001 to \$2,500	\$100.00
\$2,501 to \$5,000	\$150.00
\$5,001 to \$10,000	\$200.00
\$10,001 to \$20,000	\$300.00
\$20,001 to \$200,000	1.00% of Loan/OD amount (Minimum \$300.00)
Above \$200,000	0.75% of Loan/OD amount (Minimum \$2,000.00)
Credit Service Fee	
To be recovered on monthly basis	
Upto \$1,500	\$5.00 per month
\$1,501 to \$5,000	\$15.00 per month
\$5,001 to \$10,000	\$20.00 per month
\$10,001 to \$30,000	\$35.00 per month
\$30,001 to \$50,000	\$70.00 per month
\$50,001 to \$70,000	\$100.00 per month
\$70,001 to \$90,000	\$120.00 per month
\$90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240.00 per month
Above \$200,000	0.125% of Loan amount (Min \$240.00 & Max. \$1,500) per month

FEE DESCRIPTION AMOUNT
BARODA TRADERS LOAN

Inspection Fee	
Upto \$1500/-	Free
\$1,501 to \$10,000	\$40.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit
Dishonored Cheque Fee	
Outward-\$25 per instrument	
Excess Fees (Processing fee) (Applicable for OD a/c)	
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 excess/ad hoc amount per occasion
Cash handling charges (Applicable for overdraft account only)	
Total cash deposit below \$5000 (per day)	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts	\$15.00 per instrument per working day

BARODA LOAN/ OD AGAINST INSURANCE POLICIES

Establishment Fee	
1.00% of the loan amount	
Credit Service Fee	
To be recovered on monthly basis	
Upto \$1,500	\$5.00 per month
\$1,501 to \$5,000	\$15.00 per month
\$5,001 to \$10,000	\$20.00 per month
\$10,001 to \$30,000	\$35.00 per month
\$30,001 to \$50,000	\$70.00 per month
\$50,001 to \$70,000	\$100.00 per month
\$70,001 to \$90,000	\$120.00 per month
\$90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240.00 per month
Above \$200,000	0.125% of Loan amount (Min \$240.00 & Max. \$1,500) per month
Inspection Fee	
Free	
Dishonored Cheque Fee	
Outward-\$25 per instrument	
Excess Fees (Processing fee) (Applicable for OD a/c)	
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 excess/ ad hoc per occasion