



बैंक ऑफ़ बड़ौदा
Bank of Baroda

Disclosure of Fees and Charges

INTERNATIONAL SERVICES

Bank of Baroda
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FEE DESCRIPTION**AMOUNT****FOREIGN CURRENCY ACCOUNTS****BARODA CURRENT ACCOUNT - NRE**

Description	Charges
Minimum Opening / Operating Balance for individuals	USD 250 (Account opened in USD) AUD 500 (Account opened in AUD) NZD 500 (Account opened in NZD) EUR 250 (Account opened in EUR)
Minimum Opening / Operating Balance for Firm / Organisations	USD 1000 (Account opened in USD) AUD 2000 (Account opened in AUD) NZD 2000 (Account opened in NZD) EUR 1000 (Account opened in EUR)
Minimum Operating Balance Fees	2.00 FC * per Month
Withdrawal fee	Free
Issue of Audit Certificate	10.00 FC * per Certificate
Search Fees	\$10.00 Minimum, Subsequent \$10.00 per hour
Duplicate Statement fees	\$5.00 per statement
Inward Credit by TT / TC	\$10.00 per instrument
Issuance of TT	\$25 per TT plus Stamp Duty

* FC (Foreign Currency) – Charges will be recovered in currency in which account is maintained. \$ means Fiji Dollar.

PAYMENT OUTWARD

T/T Payable Overseas	
New Zealand/Australia/India	\$25.00 per transfer
Other countries	\$35.00 per transfer

RAPID FUNDS2INDIA CHARGES

Where both remitter and beneficiary are customers of Bank of Baroda	\$12.00
Where remitter is a customer of our Fiji Branch but beneficiary is a customer of another bank in India	\$20.00

PAYMENT INWARD

Foreign Remittances - Inward	
TT payable to our customers (direct)	\$8.00 per transfer
TT payable to our customers through other banks	\$10.00 per transfer
TT payable to other banks	\$15.00 per transfer

FEE DESCRIPTION**AMOUNT****BILLS OUTWARD**

Export Bills :	
Documentary Bills	0.50% (Min\$30) + Postage 7.50 + Stamp Duty Actual + Fax \$10/-
Dishonored on due date	\$20.00
Extension of due date	\$20.00
Any further changes	\$20.00
Bill to be considered dishonored on due date if proceeds not received within 3 weeks after due date of bill	
Confirmation to RBF of receipts of export proceeds	\$10.00 per confirmation (In respect of bills which are not routed through our Bank)

BILLS INWARD

Inward : Our Banks Customers	\$8.00
Other Banks customers	\$11.00
Import Bills:	
Foreign Inward Bills for collection	0.50% (Min \$30) + postage \$5.00 + Stamp Duty Actual + Fax \$10.00
Release of documents free of payment against undertaking to accept/pay relative draft in due course	\$50.00
Extension of time	\$30.00
Representation of Bill	\$15.00
Delivery Order	\$10.00 per delivery order
Bill dishonored on due date for financial reason	\$25.00
Bonding charges	\$50.00 Commission plus other actual expenses inclusive of all telex cost and disbursements, etc.
Noting and protesting of dishonored bills	\$50.00 Commission plus solicitors cost and other actual costs and disbursements/expenses etc
Endorsement on Airway Bills & Post Parcel Receipts, prior to receipt of documents	\$20.00 per document (other than L/C documents)
Inland Bills for collection	\$15.00
Collection through local clearing	Outward clearing \$0.25 per instrument

FEE DESCRIPTION**AMOUNT****DOCUMENTARY CREDIT INWARD – (EXPORT)**

Export	
Advising Credits	\$30.00
Advising Amendments	\$15.00
Adding confirmation to credits issued by all overseas Banks.	1.00% Min \$50/-
Transferable Credits	
Simple Transfer	\$40.00 per transfer
Involved Transfer	\$50.00 per transfer
Acceptance of Term Drawings	1.50% Min \$30/-
Acting as paying or Reimbursing Bank for Credits available outside Fiji	\$50.00 per transaction
Payment Fee	\$50.00 per transaction
Negotiation of drawings in either overseas currency or in Fijian currency	0.50% Min\$30/- & Max \$1000/-(for each draw down)
Negotiation without recourse to drawer where the credits specifically so provides or the customer so requests and the Bank agrees. For credits issued by all Banks.	1.00% (Min \$75/-)

DOCUMENTARY CREDIT OUTWARDS – (IMPORT)

Establishment charges	
Sight L/Cs (Validity up to 6 months)	0.50% (Min \$30/-) + Postage \$5.00 + Stamp duty actual charges + Fax \$10/-
Usance (DA) L/Cs (Validity upto 6 months)	
Upto 60 days usance	0.50% (Min \$30/-) + Postage \$5.00 + Stamp duty actual charges + Fax \$10/-
Upto 90 days usance	0.625% (Min \$30/-) + Postage \$5.00 + Stamp duty actual charges + Fax \$10/-
Upto 120 days usance	0.75% (Min \$30/-) + Postage \$5.00 + Stamp duty actual charges + Fax \$10/-
Upto 150 days usance	0.875% (Min \$30/-) + Postage \$5.00 + Stamp duty actual charges + Fax \$10/-
Upto 180 days usance	1.00% (Min \$30/-) + Postage \$5.00 + Stamp duty actual charges + Fax \$10/-
Revolving L/C	Charges as above at the time of opening of L/C and also each subsequent reinstatement OR Establishment charges for full amount of Bills to be negotiated under the Revolving L/C may be recovered at the time of opening of respective Revolving L/C
Amendment to L/C	
Extension of L/C (Validity over 6 months)	\$50.00 per amendment
Increase in L/C amount	\$20.00 plus commission & charges as above
Amendment of any other nature	\$30.00 each amendment

FEE DESCRIPTION**AMOUNT****ADVANCE BILLS TRUST RECEIPTS**

Import Bills Under LC	
Upto 90 days straight plus extension	0.75% (Min \$50/-) - 0.5% for every single extension upto 30 days or part thereof, Min \$20/- per 30 days period
For 120 days straight	1.00% (Min \$50/-) - 1% for every single extension upto 30 days or part thereof, Min \$20/- per 30 days period
Dishonor AB/TR	\$100.00 per entry

EXPORT FINANCE

Lodging application to RBF	\$10.00
For each draw down	\$30.00

SHIPPING GUARANTEES

Upto 3 months	0.50 % half yearly (Min \$50/- & Max \$100/-)
Beyond 3 months	\$75.00 per quarter

BANK GUARANTEE

Charge	Applicable Charges
Establishment Fees	Establishment Fee: 1% of the amount (Minimum \$100.00)
Commission fees	0.20% per month (minimum \$150.00 recoverable on upfront basis) {25% concession if backed by 100% cash margin}
Cancellation fee	\$50.00 per guarantee, however 50% of applicable commission for residual period is refundable.
Document handling charges	\$50.00 per document

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.

Contact your nearest Branch for more information

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