



बैंक ऑफ़ बड़ौदा
Bank of Baroda

BARODA CHEQUE BOOK SAVING BANK ACCOUNT



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

Description	Charges	Remarks
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	\$7.50 per page	Duplicate Statement
	\$2.00 per page	Computer print out
Issuance of statement fees (Counterfoil)	\$5.00 per Book of 100 deposit slips	
Issuance of Deposit (Duplicate)	\$7.50 per Book of 100 deposit slips	
Issuance of Deposit (Triplicate)	\$10.00 per Book of 100 deposit slips	
Collection of Cheques fees	\$0.40 per instrument	
Special Answer Fee Cheque drawn on other Bank	\$25.00 per instrument	Cheque drawn on BOB \$10.00
ATM Transaction fees	Six transactions in a month free. Above six transactions in a month, transaction fee of \$0.40 per transaction	
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal upto \$1500 after two free transactions per month -Paper withdrawal fee above \$1500 free	- Paper withdrawal fees, If ATM card is not issued. -Free four transaction per month - \$2.00 for each paper withdrawal after four free transaction
Reissue of ATM card in lieu of Lost ATM Card	\$10.00 per card	
Regeneration of PIN of ATM Card	\$5.00 per request of pin regeneration	

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

BARODA CHEQUE BOOK SAVING BANK ACCOUNT

Baroda Cheque Book Saving Bank Account is a saving account ideal for individuals for inculcating saving habits. This is one of the basic and flexible deposit options, allowing transaction without limiting the numbers.

Key Features:

- No Limit on number of transactions
- Minimum Balance - Nil
- Cheque Book Facility is available
- No minimum and maximum period
- Free Internet Banking facility
- Free ATM Card
- Free Six ATM Withdrawal and two paper withdrawals per month.
- Free Paper withdrawal above \$1500
- Free e-Statement
- Four free paper withdrawal if ATM facility not opted.

Who can open the Account

- Individuals (Singly or Jointly)
- Minors
- Residents and Non-Residents
- Trust and Society
- Clubs and charitable organisations

How to open an account

The account can be opened in any of the branches of Bank of Baroda in Fiji by submitting documents as under:

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
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 latest Passport size photograph.
4. For non-Fiji Citizens following additional documents are required:
 - a current and valid passport or any other travel document issued by a foreign government or recognised international organisation
 - current and valid work, business or other permit or visa issued by the Fiji Immigration Department

5. Minimum Deposit \$250 at the Branch where account is to be opened.

Interest

1. Interest is calculated and applied on 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 (RIWT)/ Non Resident Individual Withholding Tax (NRIWT) will be applicable as per FRCS 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.
- For closure of account, customer is to surrender unused cheques and request for account closure in writing to the branch where account is maintained.
- For Clarification or for any other information please contact any of our branches in Fiji.
- Terms and Conditions apply

Fees and Charges

Description	Charges	Remarks
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.
Maintenance Fee	\$3.00 per month	
Account Overdrawn fees	\$15.00 per day	Plus applicable interest on overdrawn amount
Stop Payment Charges for cheque issued by customer	\$10.00 per instrument	
Standing Instruction (External)	\$10.00 per transaction	
Standing Instruction (Internal)	\$2.00 per transaction	
Issue of Balance Certificate	\$10.00 per Certificate	