

Loan Arrear Fee > 7 days (Instalment amount per month)

Loan Arrears fee capped at F\$25.00 per month (i.e. Minimum & Maximum @F\$25.00 per month)

Opinion Fee

Local \$25.00+ out of pocket expenses

Overseas \$50.00+ out of pocket expenses

Other Fees & Charges

Search Fee \$30.00. Subsequent \$10/- per hour

Duplicate statement fee \$5.00/- per page computer print out

Settlement Letter \$100.00

Modification in Terms & Conditions Upto 500,000 - \$100 per modification
Above \$500,000 - \$200 per modification

Stamping/upstamping \$30.00/- + out of pocket expenses

Documents Discharge \$100.00 per document

Settlement fee \$150.00 per settlement

** Terms & Conditions Apply*

Contact your nearest Branch for more information

Suva Ph: 3311400 / 7734222
suva@bankofbaroda.com
suva.credit@bankofbaroda.com

Ba Ph: 6674555 / 7764555
ba@bankofbaroda.com

Labasa Ph: 8811588 / 7761588
labasa@bankofbaroda.com

Rakiraki Ph: 6694056 / 7764056
rakiraki@bankofbaroda.com

Lautoka Ph: 6660811 / 7760640
lautoka@bankofbaroda.com

Nadi Ph: 6700333 / 7760333
nadi@bankofbaroda.com

Sigatoka Ph: 6500541 / 7760541
sigatoka@bankofbaroda.com

Nausori Ph: 3478088 / 7738088
nausori@bankofbaroda.com

Website: www.bankofbaroda-fiji.com



बैंक ऑफ़ बड़ौदा
Bank of Baroda

BARODA ADDITIONAL ASSURED ADVANCE LOAN (AAA)



Bank of Baroda
Bank of Baroda Building, 86-88, Mark Street,
GPO Box 57, Suva Fiji
Phone: 3311400 / 7734222 Fax : 3302510
Email : fiji@bankofbaroda.com
Website: www.bankofbaroda-fiji.com

BARODA ADDITIONAL ASSURED ADVANCE LOAN (AAA)

Purpose:

Any purpose except for speculative or illegal purpose.

Eligibility:

All Existing Home Loan (including Home Improvement Loan Borrowers. The Borrower will be eligible for loan under scheme if housing loan of the borrower is running with our bank for minimum 12 months and every interest and installments of last 12 months are regular and there is no delay even in single day. Maximum 5 times during the entire tenure.

Age:

Minimum Age: 21 Years (applicant)
18 Years (Co-applicant)

Limit:

Min. \$5,000/-
Max. \$500,000/-
or 75% of Residual Value of House Property after deducting 150% outstanding loan amount of existing Home Loan which ever is lower.

Margin:

25% of Residual Value of House Property after deducting 150% of Outstanding loan amount of Existing Home Loan.

Rate of Interest:

Please refer interest rate brochure

Documents:

DP Note.
Letter of Installments with Acceleration Clause.
General Form of Guarantee, if guarantee is stipulated.

Repayment:

By Equated Monthly installments (EMI), 1st installment will be due after one month from the date of disbursement. Repayment Period: as per Repayment Capacity 60% of Net Income. Remaining period of Home Loan.

Insurance:

At the cost of the borrower as per bank's norms.

Security:

Extension of the existing Equitable Mortgage.

FEES & CHARGES

AMOUNT

Establishment Fee

1% of the Loan Amount (min. \$200.00)

Credit Service Fee

UP to \$ 20,000	\$20.00 Per Month
\$ 20,001 to \$ 50,000	\$30.00 Per Month
\$ 50,001 to \$ 100,000	\$50.00 Per Month
\$ 100,001 to \$ 500,000	\$100.00 Per Month
\$ 500,001 to \$ 1,000,000	\$200.00 Per Month
Above 1,000,000	0.025% Per Month (Minimum \$200.00 & Maximum \$1500.00 Per Month)

Inspection Fee (NIL however If not recovered in Home Loan, applicable as under)

Upto \$1500	Free
\$1501 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)

One document	\$100 .00
Additional Documents	\$40.00 per document

FEES & CHARGES

AMOUNT