

Baroda Loan/
OD Against
Bank's Own
Deposit

Loan/OD
Against Bank's
Own Deposits
To Third Party
Upto \$5,000/-

Bank's Own Deposits
To Third Party Above
\$5,000/- and all
Loans /OD for
Business Purposes

Cash Handling Charges (Applicable For Overdraft Account only)

Total cash deposit below \$5000 (per day)	Nil	Nil	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit	0.50% of total cash deposit	0.50% of total cash deposit
Other Fees & Charges			
Modification in Terms & Conditions	\$100.00 per mod.	\$100.00 per mod.	\$100.00 per mod.
Cheque Book Charges (for overdraft A/cs)	\$2.00 per fifty leaves plus stamp duty as applicable	\$2.00 per fifty leaves plus stamp duty as applicable	\$2.00 per fifty leaves plus stamp duty as applicable
Cheque Holding Fee	\$15.00 per instrument Per working day	\$15.00 per instrument Per working day	\$15.00 per instrument Per working day
Dishonoured Cheque Fee (Outward)	\$25 per instrument	\$25 per instrument	\$25 per instrument
Duplicate Statement Fee	\$5.00 per page	\$5.00 per page	\$5.00 per page
Stop payment charges for cheques issued by customers (for overdraft accounts only)	\$10.00 per instrument	\$10.00 per instrument	\$10.00 per instrument
Document Discharge	Free	\$25.00	\$25.00

*** 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 LOAN / OVERDRAFT AGAINST BANK'S OWN DEPOSITS



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

LOAN / OVERDRAFT AGAINST BANK'S OWN DEPOSITS

Purpose:

For any purpose except for financial speculation of any type

Facility:

Demand Loan / Overdraft

Margin:

Minimum 10% on the value of term Deposit Receipt

Repayments:

- Repayable in fortnightly / monthly installments.
- Option to repay principal amount on maturity. Interest to be paid as and when applied in the account.
- Maximum period – 7 years.

Other Conditions:

- Pledge of term deposit receipt which should be discharged by the depositor on the reverse at the space provided for the same.
- Bank's lien to be noted on the term deposit.
- In case of deposit in joint names, the deposit receipt should be discharged and other documents signed by all the joint depositors. However, where the joint depositors have already given a letter of consent authorising the Bank to allow advance against discharge given by one or more of them, advance can be granted against the discharge given in terms of the said letter.
- No advance to be granted against a term deposit on the same day on which it is issued.

Interest Rate:

Please refer interest rate brochure

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FEES & CHARGES	AMOUNT	AMOUNT	AMOUNT
Establishment Fee			
Upto \$1,000	Free	Free	\$25
\$1,001 to \$2,500	Free	Free	\$50
\$2,501 to \$5,000	Free	Free	\$75
\$5,001 to \$10,000	Free	Free	\$100
\$10,001 to \$20,000	Free	Free	\$200
\$20,001 to \$200,000	Free	Free	1.00% of loan/ OD limit
Above \$200,000	Free	Free	0.75% of loan/OD limit Min \$2,000)
Credit Service Fee			
Upto \$1,500	Free	Free	\$5 per month
\$ 1,501 to \$ 5,000	Free	Free	15 per month
\$ 5,001 to \$ 10,000	Free	Free	\$20 per month
\$ 10,001 to \$ 30,000	Free	Free	\$35 per month
\$ 30,001 to \$ 50,000	Free	Free	\$70 per month
\$ 50,001 to \$ 70,000	Free	Free	\$100 per month
\$ 70,001 to \$ 90,000	Free	Free	\$120 per month
\$ 90,001 to \$100,000	Free	Free	\$140 per month
\$100,001 to \$200,000	Free	Free	\$240 per month
Above \$200,000	Free	Free	0.125% of loan amount per month (Min \$240/-, Max 1500/-)
Opinion Fee:			
Local	\$25.00	\$25.00	\$25.00
	(+ out of pocket expenses)		
Overseas	\$50.00	\$50.00	\$50.00
	(+ out of pocket expenses)		
Excess Fees (Processing fee) - per occasion			
Upto \$5000	\$25.00	\$25.00	\$25.00
\$ 5,001 to \$10,000	\$50.00	\$50.00	\$50.00
\$10,001 to \$25,000	\$100.00	\$100.00	\$100.00
Above \$25000	1.00% of excess/ad hoc amount	1.00% of excess/ad hoc amount	1.00% of excess/ ad hoc amount