

| Other Fees & Charges | |
|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Search Fee | \$30.00 Subsequent \$10/- per hour |
| Dishonoured Cheque Fee (Outward) | \$25 par instrument |
| Duplicate Statement Fee | \$5.00 per page computer print out |
| Modification in terms & conditions | \$100.00 per modification |
| Cheque Holding Fee {Overdraft accounts} | \$15.00 per instrument per working day |
| Assignment reassignment of life policies | \$15.00 + out of pocket expenses + actual stamp duty and assignment charges |
| StampinQ!/upsllmping | \$30.00 + out of pocket expenses |
| Documents Discharge | \$75.00 per document (life Insurance Policy) |
| Settlement fee | \$150.00 per settlement |
| Cheque book charges | \$2.00 per fifty leaves book plus stamp duty a applicable |
| Stop payment charges for cheques issued by customers (for Overdraft accounts only) | \$10 per instrument |

*** 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 INSURANCE POLICY



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 LOAN/OVERDRAFT AGAINST INSURANCE POLICY

Purpose:

For any purpose except for financial speculation of any type

Facility:

Demand loan / Overdraft

Eligibility:

- Individuals or
- Proprietorship Firm/ Partnership Firm/ Limited liabilities Companies
- Fiji citizenship
- Age \geq 21 yrs
- Business concern should be incorporated in Fiji
- Total deduction should not exceed 60% of the salary net of statutory deduction and taxes.

Limit:

Min.-\$1,000/- & Max.-\$250,000/-

Margin:

D/I-10% and OD-20 % of latest net surrender value of policy

Documentation:

Assignment of insurance policy

Repayment Period:

- Up to 60 months

Interest Rate:

- Please refer interest rate brochure for interest rate.

| FEES & CHARGES | AMOUNT |
|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Establishment Fee | 1% of loan amount |
| Credit Service Fee | |
| Upto \$1,500 | \$5 per month |
| \$1,501 to \$5,000 | \$15 per month |
| \$ 5,001 to \$10,000 | \$20 per month |
| \$ 10,001 to \$30,000 | \$35 per month |
| \$ 30,001 to \$50,000 | \$70 per month |
| \$ 50,001 to \$70,000 | \$100 per month |
| \$ 70,001 to \$90,000 | \$120 per month |
| \$ 90,001 to \$100,000 | \$1 40 per month |
| \$100,001 to \$200,000 | \$240 per month |
| Above \$200,000 | 0.125% of loan amount per month (Min \$240/-, Max 1500/-) |
| Security Document Handling Fee (Solicitors charges + out of pocket expenses to be recovered separately) | |
| One document | \$100.00 |
| Additional Documents | \$40.00 per document |
| 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 |
| 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 \$25,000 | 1.00% of the excess/ad hoc amount per occasion |
| Cash Handling Charges (Applicable for Overdraft Account only) | |
| Total cash deposit below \$5,000 (per day) | Nil |
| Total cash deposit \$5,000 & above (per day) | 0.50% of total cash deposit |