

FEES & CHARGES

AMOUNT

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/- perh our
Modification in Terms & Conditions	\$100.00 per modification
Stamping/upstamping	\$15.00 + out of pocket expenses
Documents Discharge	\$100.00 per document
Settlement fee	\$150.00 per settlement
Duplicate statement fee	\$5.00 per page computer print out

*** 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 / 7781588
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 PERSONAL LOAN/ BARODA SOFT LOAN



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 PERSONAL LOAN/ BARODA SOFT LOAN

	Secured Loan	Unsecured Loan
Purpose	For purchase of consumer durable	For personal requirement
Eligibility	For individual For salaried people For self employed & small Business	- tax payer - permanent employees \geq 3yrs - registered with relevant authorities
Maximum Limit	\$10,000/- or 70% of purchase price whichever is lower	\$2,000/-
Margin	30%	Nil
Repayment Period	Up to 48 months	Up to 24 months
Insurance	In case of secured loan- Comprehensive insurance of the item to be purchased	
Other terms	<ul style="list-style-type: none"> • Third party guarantee to be provided • Bill of sale for prime security wherever applicable to be created in bank's favour. • First instalment falls due on the following month of disbursement and subsequent instalments to be paid before the end of the month 	
Interest Rate	Please refer interest rate brochure.	

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Establishment Fee	
Up to \$1,000	\$50.00
\$1,001 to \$2,500	\$100.00
\$2,501 to \$5,000	\$100.00
\$5,001 to \$10,000	\$200.00
\$10,001 to \$20,000	\$300.00
\$20,001 to \$200,000	1.00% of loan amount (Min \$300)
Above \$200,000	0.75% of loan amount (Min \$2,000)
Credit Service Fee	0.20% per month of remaining balance (min \$10.00 per month)
Inspection Fee	
Upto \$1500	Free
\$1501 to \$10000	\$50.00 per visit
\$10001 to \$25000	\$75.00 per visit
\$25001 to \$50000	\$100.00 per visit
\$50001 to \$100000	\$150.00 per visit
Above \$100000	\$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 visit
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)	