



बैंक ऑफ़ बड़ौदा
Bank of Baroda

BARODA SMALL SAVING ACCOUNT

Description	Charges	Remarks
Search Fees	\$30.00 per search	
Duplicate Pass Book fees	\$5.00 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)	- Four transactions per month free. - \$3 for each paper withdrawal up to \$1500 after two free transactions per month - No fee for paper withdrawals of above \$1500	Paper withdrawal fees (If ATM card is not issued.)
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



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BARODA SMALL SAVING ACCOUNT

Baroda Small Saving Account is a saving account ideal for low and middle income wage earners, workers in non organised sectors, housewife, students and salaried persons. This is one of the basic and flexible deposit options for resident individuals with Passbook Facility suitable for Micro Finance customers.

Key Features:

- No Limit on number of Deposits
- Minimum Balance - Nil
- Free ATM Card
- Free e-Statement
- No minimum and maximum period
- No Cheque Book
- Free Internet Banking facility
- Free Six ATM transactions in a month
- Free unlimited Paper withdrawals if no ATM card is issued.
- if ATM card is issued:
 - » All paper withdrawals above \$1500 free.
 - » For transactions less than \$1500, two paper withdrawals per month free.

Who can open the Account

- Resident Individual (Singly or Jointly)
- Minors

How to open an account

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

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. Minimum Deposit \$10 in 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) 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 permitted 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.
- Customer may close account after making written request to the Branch where account is maintained.
- For Clarification or any other information please contact any of our branches in Fiji.
- Term and Conditions apply

Fees and Charges

Description	Charges	Remarks
Minimum Opening Balance	\$10.00	
Minimum Operating Balance Requirement	Nil	
Minimum Balance Fees	Nil	If balance is less than minimum required balance at close of any day
Maintenance Fee	\$3.00 per month	
Standing Instruction (External)	\$10.00 per transaction	
Standing Instruction (Internal)	\$2.00 per transaction	
Issue of Balance Certificate	\$10.00 per Certificate	
Issue of Detailed Certificate	\$25.00 Certificate per taxing	