



बैंक ऑफ़ बड़ौदा  
Bank of Baroda

# BARODA SUPER SAVING ACCOUNT

Description	Charges	Remarks
Search Fees	\$30.00 per search	
Duplicate Pass Book fees	\$15.00 per Book	
Issuance of statement fees	Nil	Duplicate Statement
Issuance of statement fees (Counterfoil)	Nil	
Issuance of Deposit (Duplicate)	\$5.00 per Book of 100 deposit slips	
Issuance of Deposit (Triplicate)	\$7.50 per Book of 100 deposit slips	
Collection of Cheques fees	Nil	
Special Answer Fee Cheque drawn on other Bank	\$25.00 per instrument	
Cheque drawn on BOB	\$10.00 per instrument	
ATM Transaction fees	All atm transactions are free	
Paper withdrawal fees (where ATM card is issued)	- Two transactions per month free - \$3 for each paper withdrawal up to \$1500 after two free transactions per month - No fee for Paper withdrawal above \$1500	- Paper withdrawal fees, If ATM card is not issued. - Four Free Transaction \$2.00 for each Paper withdrawal after four free withdrawals.
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	
Regeneration of PIN of ATM \$2.00 per request of pin regeneration Card	- balance enquiry \$0.20 per enquiry - \$0.50 per ATM transaction	
EFTPOS	Free	
Dishonor cheque charges	Outward - \$25 per instrument	

Contact your nearest Branch for more information

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Labasa, Ph: 8811588 labasa@bankofbaroda.com	Rakiraki Ph:6694056 rakiraki@bankofbaroda.com
Lautoka Ph:6660811 lautoka@bankofbaroda.com	Nadi Ph:6700333 nadi@bankofbaroda.com
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## BARODA SUPER SAVING ACCOUNT

**Baroda Super Saving Account** is a saving account in nature with Term Deposit Interest Rate facility on surplus balance. It is in the nature of Superior Savings Bank a/c with added value propositions targeted to higher net worth individuals.

### Key Features:

- Auto / Reverse Sweep
- Minimum Balance - Nil
- Cheque book facility is available
- Free internet banking facility
- Free ATM card
- Free paper withdrawal above \$1500
- All ATM transactions at Bank's ATM are free
- Free e-statement
- Minimum / Maximum period of Term Deposit: 6 months
- Auto renewal period: 6 months
- Premature payment – interest payable will be as per extent guidelines applicable to short deposits (presently no interest will be paid for short deposits)

### Who can open the Account

- Individual ( Singly or Jointly)
- Minors
- Residents and Non- Residents

### 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](http://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 Passport size photograph.
4. Minimum Deposit \$1000 in the Branch where account to be opened.

### Interest

1. Interest Rate on savings deposit is 0.30
2. Interest is calculated and applied on monthly basis on the minimum balance maintained during the month.
3. Resident Individual Withholding Tax (RIWT) will be applicable as per FRCS guideline.
4. Interest is credited in the account at the end of every month

### 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 allowed 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.
- Terms and Conditions apply

### Fees and Charges

Description	Charges	Remarks
Minimum Opening Balance	Nil	
Minimum Balance Fees	Nil	If balance is less than minimum required balance at close of any day.
Standing Instruction (External)	\$10.00	\$2.00 for internal transfer
Maintenance Fee	\$3.00 per month	
Stop Payment Charges	\$10.00 per instrument	
Issue of Balance Certificate	Nil	
Issue of Detailed Certificate	Nil	
Cheque Book Charges	Nil	
Account Overdrawn Fees	\$15.00 per day plus applicable interest on overdrawn amount	
Cheque Holding Charges	Nil	