



बैंक ऑफ़ बड़ौदा  
**Bank of Baroda**

# BARODA TERM DEPOSIT

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## BARODA TERM DEPOSIT

**Baroda Term Deposit** is a Term Deposit Account for investing surplus funds for a long period to earn higher return in comparison to saving Account.

### Key Features:

- Minimum Deposit \$500
- Period 1 month to 120 months
- Loan facility against the security of Deposit
- Prepayment option available

### Who can open the Account

- Individual (Singly or Jointly)
- Sole Proprietorship Firm
- Partnership firm
- Limited Companies
- Co-operative Societies
- Charitable or Public Trust
- 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. Term Deposit Account Opening Form.
2. Deposit of funds.
3. 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
4. Authority to transfer funds from Saving/Current account to Term Deposit account by way of authority letter or Cheque if funds are transferred.
5. Customer will be issued a Term Deposit Receipt / Acknowledgement containing the details of Term Deposit Account.

This acknowledgement to be produced to the bank at the time of payment / renewal / obtaining loan. Customer to keep the Receipt / acknowledgement safe and secure.

### Additional Information

- Simple interest on Principal Amount of Term Deposit will apply at the time of maturity, after deduction of applicable Withholding Tax (RIWT/ NRIWT).
- Premature payment of Term Deposit can be made at the sole discretion of the bank. Deposit can be renewed further with interest at the rate applicable on the renewal date. Withdrawal of interest before maturity not allowed.
- The deposit will be automatically renewed at maturity for similar tenure under similar terms at the prevailing interest rate applicable on maturity date of term deposit rate if no instruction for its renewal / payment is received from depositor.
- Please refer interest rate brochure for rate of interest.
- For Clarification or for any other information please contact any of our branches in Fiji.
- Terms & Conditions apply.

### Fees and Charges

Description	Charges	Remarks
Minimum Opening Balance	\$500.00	
Pre-payment ( before maturity)	\$25.00	
Maturity withdrawal	Nil	
Partial interest payment	Not Applicable	Partial interest payment not allowed