

Description	Charges	Remarks
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 per instrument	

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



बैंक ऑफ़ बड़ौदा
Bank of Baroda

BARODA ZERO BALANCE SAVING ACCOUNT



Bank of Baroda

Bank of Baroda Building, 86-88, Mark Street,

GPO Box 57, Suva Fiji

Phone: 3311400, Fax : 3302510,

Email : fiji@bankofbaroda.com

Website: www.bankofbaroda-fiji.com

BARODA ZERO BALANCE SAVING ACCOUNT

Baroda Zero Balance Saving Account is a saving account ideal for micro finance beneficiaries, low income wage earners, workers in non organised sector and students. This is one of the basic and flexible deposit options for individuals with Passbook Facility suitable for Micro Finance customers.

Key Features:

- No Limit on number of Deposits
- No Minimum Balance
- No Cheque Book
- Free e-Statement
- No minimum and maximum period
- Free paper withdrawals
- Free Passbook

Who can open the Account

- 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.

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.
- For closure of account, user is to request for account closure in writing to the branch where account is maintained.
- Standing Instructions not allowed.
- No ATM Card facility
- 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	Nil	
Minimum Operating Balance Requirement	Nil	
Minimum Balance Fees	Nil	
Issue of Balance Certificate	\$10.00 per Certificate	
Issue of Detailed Certificate	\$50.00 per Certificate	
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