



**Contact your nearest Branch
for more information**

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BARODA TERM DEPOSIT - MIP / QIP

Bank of Baroda

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BARODA TERM DEPOSIT – MIP / QIP

Baroda Term Deposit MIP / QIP is a regular income Term Deposit Account where interest on principal amount is paid to the customer regularly on Monthly or Quarterly basis.

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. MIP/QIP 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. Customer will be issued a Term Deposit Acknowledgement/Receipt containing the details of Term Deposit Account. This acknowledgement is required at the time of payment / renewal / obtaining loan. Therefore customer to keep the acknowledgement / Receipt safe and secure.

Additional Information

- Customer should have Saving / Current Account where interest will be credited monthly / quarterly.
- Simple Interest on Term Deposit is paid regularly after deduction of applicable Withholding Tax (RIWT / NRIWT) at following intervals:
 - Monthly - Every Month at the end of the month*
 - Quarterly - Every Quarter at the end of the quarter(March / June / September/ December)*
- *Partial interest payment is not allowed for any month/quarter
- Premature payment of Term Deposit can be made at the sole discretion of the bank.
- Deposit can be renewed at the rate applicable on the renewal date.
- 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 deposits if no instruction for payment/renewal is received from deposit holder.
- Please refer interest rate brochure for rate of interest.
- 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	\$500.00	-
Pre-payment (before maturity)	\$10.00	-
Maturity withdrawal	Nil	-
Partial interest payment	Not Applicable	Partial interest payment not allowed