



बैंक ऑफ़ बड़ौदा
Bank of Baroda

India's International Bank

Disclosure of Fees and Charges

CUSTOMERS BANKING SERVICES

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

FEE DESCRIPTION**AMOUNT****PASS BOOK SAVING ACCOUNT****BARODA PASS BOOK SAVINGS BANK ACCOUNT (WITHOUT CHEQUE BOOK)**

Minimum Opening Balance	\$50.00
Minimum Operating Balance Requirement	\$50.00
Minimum Balance Fees	\$2.00 per Month If balance is less than minimum required balance at close of any day
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within BOB Fiji)	\$2.00 per transaction
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	\$25.00 per Book
Issuance of statement fees	\$7.50 per page Duplicate Statement \$2.00 per page Computer print out
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fee	
1. Cheque drawn on BOB	\$10.00 per instrument
2. Cheque drawn on other Bank	\$25.00 per instrument
ATM Transaction fees	Free Six transactions in a month. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is not issued)	❖ Free Four transactions per month. ❖ \$2.00 for each paper withdrawal after four free transactions per month
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal upto \$800 after two free transactions per month -No fee for paper withdrawals of above \$800 - No 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.

FEE DESCRIPTION**AMOUNT****BARODA SENIOR CITIZENS PASSBOOKS SAVINGS BANK ACCOUNT**

Minimum Opening Balance	\$20.00
Minimum Operating Balance Requirement	Nil
Minimum Balance Fees	Nil
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within BOB Fiji)	\$2.00 per transaction
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	\$15.00 per Book
Issuance of statement fees	\$7.50 per page Duplicate Statement \$2.00 per page Computer print out
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book 100 deposit slips
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fee	
1.Cheque drawn on BOB	\$10.00 per instrument
2.Cheque drawn on other Bank	\$25.00 per instrument
ATM Transaction fees	Free Six transactions in a month. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is not issued)	❖ Free Four transactions per month. ❖ \$2.00 for each paper withdrawal after four free transactions per month
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal upto \$800 after two free transactions per month -No fee for Paper withdrawal above \$800 - No 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.

FEE DESCRIPTION**AMOUNT****PERSONAL CHEQUE SAVING ACCOUNT****BARODA CHEQUE BOOK SAVINGS ACCOUNT**

Minimum Opening Balance	\$250.00
Minimum Operating Balance Requirement	\$250.00
Minimum Balance Fees	\$5.00 per Month If balance is less than minimum required balance at close of any day
Cheque book Charges	Nil Printing charges and stamp duty as applicable to be recovered.
Account Overdrawn fees	\$15.00 per day Plus applicable interest on overdrawn amount
Stop Payment Charges for cheque issued by customer	\$10.00 per instrument
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within BOB Fiji)	\$2.00 per transaction
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	\$15.00 per Book
Issuance of statement fees	\$7.50 per page Duplicate Statement \$2.00 per page Computer print out
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 Deposit slip
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 Deposit slip
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 Deposit slip
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fee Cheque drawn on BOB	\$10.00 per instrument
Cheque drawn on other Bank	\$25.00 per instrument
Cheque Holding Charges	\$15.00 per instrument per working day
Outward Cheque Dishonoured Fees	\$25.00 per item
ATM Transaction fees	Free Six transactions in a month. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is not issued)	❖ Free Four transactions per month. ❖ \$2.00 for each paper withdrawal after four free transactions per month
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal upto \$800 after two free transactions per month -Paper withdrawal fee above \$800 free - No 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.

FEE DESCRIPTION**AMOUNT****BARODA SENIOR CITIZENS CHEQUE BOOK SAVINGS ACCOUNT**

Minimum Opening Balance	\$20.00
Minimum Operating Balance Requirement	Nil
Minimum Balance Fees	Nil
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within BOB Fiji)	\$2.00 per transaction
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	\$15.00 per Book
Issuance of statement fees	\$7.50 per page Duplicate Statement \$2.00 per page Computer print out
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips
Cheque Book charges	Free Stamp duty charges as applicable to be recovered
Stop Payment Charges for Cheque issued by customer	\$10.00 per instrument
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fee Cheque drawn on BOB	\$10.00 per instrument
Cheque drawn on other Bank	\$25.00 per instrument
Cheque Holding fee	\$ 15.00 per instrument per working day
Cheque Dishonoured Fees (Outward)	\$25.00 per instrument
ATM Transaction fees	Free Six transactions in a month. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is not issued)	❖ Free Four transactions per month. ❖ \$2.00 for each paper withdrawal after four free transactions per month
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal upto \$800 after two free transactions per month - No fee for Paper withdrawal above \$800 - No 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.

FEE DESCRIPTION**AMOUNT****BARODA SUPER SAVINGS SCHEME**

Minimum Opening Balance	\$1000.00
Minimum Operating Balance Requirement	\$1000.00
Minimum Balance Fees	\$2.00 per Month If balance is less than minimum required balance at close of any day.
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within BOB Fiji)	\$2.00 per transaction
Stop Payment Charges	\$10.00 per instrument
Issue of Balance Certificate	Nil
Issue of Detailed Certificate	Nil
Cheque book Charges	Nil
Account Overdrawn charges	\$15.00 per day plus applicable interest on overdrawn amount
Search Fees	\$30.00 per Search
Duplicate pass Book fees	\$15.00 per book
Issuance of statement fees	Nil
Issuance of Deposit Book (Counterfoil)	Nil
Issuance of Deposit Book (Duplicate)	\$5.00 per book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$7.50 per book of 100 deposit slips
Collection of Cheque fees	Nil
Special Answer fee Cheque drawn on BOB	\$10.00 per instrument.
Cheque drawn on other bank	\$25.00 per instrument
ATM transaction fees	All ATM transactions are free
Paper withdrawal fees (where ATM card is not issued)	❖ Free Four transactions per month. ❖ \$2.00 for each paper withdrawal after four free transactions per month
Paper withdrawal fees (where ATM card is issued)	Two transactions per month free. -\$3 for each paper withdrawal up to \$800 after two free transactions per month -No fee for Paper withdrawal above \$800 - No 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.
ATM interchange fees (for transaction other than Bank's ATM)	Balance enquiry \$0.60 per enquiry - \$1.50 per ATM transaction
EFTPOS	\$0.25 per transaction
Dishonor cheque charges	Outward - \$25.00 per instrument

FEE DESCRIPTION**AMOUNT****DEPOSIT BEARING INTEREST ACCOUNT****BARODA SMALL SAVINGS BANK ACCOUNT**

Minimum Opening Balance	\$10.00
Minimum Operating Balance Requirement	\$10.00
Minimum Balance Fees	\$2.00 per Month If balance is less than minimum required balance at close of any day.
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within BOB Fiji)	\$2.00 per transaction
Issue of Balance Certificate	\$10.00 per Certificate
Issue of Detailed Certificate	\$25.00 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
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fee	
Cheque drawn on BOB	\$10.00 per instrument
Cheque drawn on other Bank	\$25.00 per instrument
ATM Transaction fees	Free Six transactions in a month. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is issued)	-Two transactions per month free. -\$3 for each paper withdrawal up to \$800 after two free transactions per month -No fee for Paper withdrawal above \$800 - No 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.

FEE DESCRIPTION**AMOUNT****BARODA ZERO BALANCE SAVINGS BANK ACCOUNT**

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
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fee	
Cheque drawn on BOB	\$10.00 per instrument
Cheque drawn on other Bank	\$25.00 per instrument

FEE DESCRIPTION**AMOUNT****ELECTRONIC DEBIT CARD (ATM CARD)**

Issue of ATM cards	Free
Maximum amount of withdrawal allowed daily	F\$800
Number of free ATM withdrawals free per month	Six
Charges for each transaction after six transactions	F\$0.40
Number of free paper withdrawals free per month	Two
Charges for paper transaction after two paper withdrawals per month	F\$3.00
Paper withdrawal above \$800	Free
Reissue of new card in lieu of lost card	F\$10.00
Regeneration of PIN	F\$5.00
Mini statement (statement for last 5 transactions through ATM)	F\$0.40
ATM interchange fees (for transaction other than Bank's ATM)	Balance enquiry \$0.60 Balance enquiry \$0.60 per enquiry" - \$1.50 per ATM transaction
EFTPOS	\$0.25 per transaction

E-BANKING (INTERNET BANKING) CHARGES

For Retail Customers	
View of transactions (account summary/mini statement/ account query/ account details)	Free
Cheque Status Inquiry	Free
TOD inquiry	Free
Lien inquiry	Free
Nominee Details inquiry	Free
Loan account schedule Loan Disbursement details inquiry	Free
For Corporate Customers	
Trade Finance Inquiry (imports, exports, inland, trade, bank guarantees, forward contracts)	Free

GANG PAYMENT FEES

GANG PAYMENT	\$10.00 per packet
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FEE DESCRIPTION**AMOUNT****CURRENT ACCOUNT / BUSINESS ACCOUNT****BARODA CURRENT ACCOUNT**

Minimum Opening Balance	\$500
Minimum Operating Balance Requirement	\$500
Minimum Operating Balance Fees	\$10.00 per Month If balance is less than minimum required balance at close of any day.
Cheque book Charges	\$2.00 per 50 leaves book Plus stamp duty as applicable.
Stop Payment Charges for cheque issued by customer	\$10.00 per instrument
Standing Instruction (Internal) Transfer within the branch	\$5.00 per instruction
Standing Instruction (External) Transfer other than branch/Bank	\$10.00 per instruction
Issue of Balance Certificate	\$15.00 per Certificate
Issue of Detailed Certificate	\$50.00 per Certificate
Account Overdrawn fees	\$15.00 per day in addition to applicable interest on overdrawn amount
Search Fees	\$30.00 per Search
Issuance of statement-duplicate statement	\$7.50 per page
Issuance of statement – computer printout	\$2.00 per page
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book Book contains 100 pay-in-slips.
Issuance of Deposit Book (Duplicate)	\$7.50 per Book Book contains 100 pay-in-slips.
Issuance of Deposit Book (Triplicate)	\$10.00 per Book Book contains 100 pay-in-slips.
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fees	
Cheque drawn on BOB	\$10.00 per instrument
Cheque drawn on other Bank	\$25.00 per instrument
Cheque Holding charges	\$15.00 per instrument per working day
Cheque Dishonoured Fees (outward)	\$25.00 per instrument
Cash Handling Fees (per day)	Nil If Total Cash Deposit in a day is less than \$5000
	0.50 % of Total Cash Deposit If Total Cash Deposit in a day is \$5000 or more

FEE DESCRIPTION**AMOUNT****TERM DEPOSIT****BARODA TERM DEPOSIT ACCOUNT**

Minimum Opening Balance	\$500.00
Pre-payment (before maturity)	\$25.00

RAWARAWA

Minimum Opening Balance	\$25 per month or in the multiple of \$25.
Issuance of Passbook	Free
Issuance of Duplicate Passbook	\$7.50 per duplicate Passbook
Late deposit of instalment	\$2.00 per month
Pre-payment (before maturity)	\$25.00
Interest on Pre-payment (before maturity)	50%applicable interest rate at the time of investment. Applicable interest shall be the card rate for actual period fund was invested.

BARODA TERM DEPOSIT – MIP/ QIP

Minimum Opening Balance	\$500.00
Pre-payment (before maturity)	\$25.00

BANK CHEQUE

Issuance Fee	
Up to \$10,000	\$7.50 + actual stamp duty per cheque
Above \$10,000	\$10.00 + actual stamp duty per cheque
Duplicate	\$10.00 + actual stamp duty per cheque
Repurchase/Cancellation of Bank Cheque	\$15.00 per instrument

FIJI CLEAR

Upto \$100/-	F\$2.00
\$101/- to \$1,000/-	F\$5.00
\$1,001/- to \$10,000/-	F\$10.00
\$10,000/- plus	F\$15.00

INLAND REMITTANCES

Mail Transfer	\$5.00 per transfer
Telegraphic transfer	\$10.00 per transfer

SAFE CUSTODY FEE

Sealed envelope	\$20.00 half year per envelope	
Sealed small Packets	\$40.00 half year per packet	
Sealed Boxes	\$80.00 half year per box	
Access Fee	1 st Access	Free
	2 nd & Subsequent	\$10.00 per Access

FEE DESCRIPTION**AMOUNT****LOCKER FEE**

Safe Deposit Locker: Small	\$150.00 per annum (Plus refundable deposit of \$200/-)	
Medium	\$200.00 per annum (Plus refundable deposit of \$200/-)	
Large	\$250.00 per annum (Plus refundable deposit of \$200/-)	
Access Fee	Twice in a month	Free
	More than twice a month	\$10.00 per Access month
25% concession in Locker rent to all Senior Citizens		

COMMUNICATIONS

Conveying Fax message for clients	\$5.00 per page
Photo Copy Charges	\$1.50 per page

PERIODICAL TRANSFER PAYMENTS

(STANDING INSTRUCTIONS)

To Loan Accounts for repayment of Loan within Bank	Free	
To Other Account within Bank	Transfer from Saving Accounts	\$2.00 per Transaction.
	Transfer from Current / Overdraft Account	\$5.00 per transfer
To Account of Other Banks	\$10.00 per transfer	

IMPORTANT NOTICE

This brochure contains current fees and charges. Bank of Baroda reserves the right to vary fees and charges. 30 days prior notice through acceptable media will be given in the event of increase of any fees & charges or the introduction of new fees and charges.

Fees & charges are applicable from 3rd October 2019.

Please Contact at any of our Branches for more information

Suva Ph:3311400 suva@bankofbaroda.com	Lautoka Ph:6660811 lautoka@bankofbaroda.com
Nadi Ph:6700333 nadi@bankofbaroda.com	Labasa,Ph: 8811588 labasa@bankofbaroda.com
RakiRaki Ph:6694056 rakiraki@bankofbaroda.com	Nausori.Ph: 3478088 nausori@bankofbaroda.com
Sigatoka Ph:6500541 sigatoka@bankofbaroda.com	Ba Ph:6674555 ba@bankofbaroda.com

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