

FEES & CHARGES

AMOUNT

Opinion Fee

Local	\$25.00 + out of pocket expenses
Overseas	\$50.00 + out of pocket expenses

Other Fees & Charges

Search Fee	\$30.00
Modification in Terms & Conditions	\$100.00 per modification
Stamping/Unstamping	\$15.00 + out of pocket expenses
Documents Discharge	\$75.00 per document
Settlement Fee	\$75.00 per settlement
Duplicate Statement Fee	\$2.00 per page computer printout
Data Bureau Service Charges	\$17.00

* *Terms & Conditions Apply*

Contact your nearest Branch for more information

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 suva@bankofbaroda.com

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Website: www.bankofbaroda-fiji.com



बैंक ऑफ़ बड़ौदा
Bank of Baroda
 India's International Bank

BARODA ADDITIONAL ASSURED ADVANCE (AAA)

Bank of Baroda

Bank of Baroda Building, 86-88 Marks Street,
 GPO Box 57, Suva, Fiji

Phone: 3311400 Fax: 3302510 Email: fiji@bankofbaroda.com

Website: www.bankofbaroda-fiji.com

BARODA ADDITIONAL ASSURED ADVANCE (AAA)

Purpose

Any purpose excluding speculative or illegal purpose

Eligibility

All Existing Home Loan (including Home Improvement Loan) Borrowers

The borrower will be eligible for loan under scheme if housing loan of the borrower is running with our bank for minimum last 12 months and every interest and installments of last 12 months are regular and there is no delay even a single day.

Maximum 5 times during entire tenure.

Age

Minimum Age: 21 years (applicant)
18 years (co-applicant)

Limit

Minimum: \$5,000/-

Maximum: \$500,000

OR 75% of Residual Value of House Property after deducting 150% of outstanding loan amount of Existing Home Loan whichever is lower.

Margin

25% of Residual Value of House Property after deducting 150% of outstanding loan amount of Existing Home Loan.

Rate of Interest

5.00% over PLR i.e. 8.50%

Documents

DP Note

Letter of Installment with Acceleration Clause

General Form of Guarantee, if guarantee is stipulated

Repayments

By Equated Monthly Installments (EMI). 1st instalment will be due after one month from date of disbursement.

Repayment Period: as per repayment capacity 60% of gross income.

Insurance

At the cost of borrower as per Bank's norms.

Security

Extension of the existing equitable mortgage.

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Establishment Fee

upto \$5,000	\$75.00
\$5,001 to \$10,000	\$100.00
\$10,001 to \$20,000	\$200.00
\$20,001 to \$200,000	1.00% of loan amount
Above \$200,000	0.75% of loan amount (Min. \$2,000)

Credit Service Fee

(To be recovered in February & August)

upto \$5,000	\$85.00 Half Yearly
\$5,001 to \$10,000	\$120.00 Half Yearly
\$10,001 to \$30,000	\$210.00 Half Yearly
\$30,001 to \$50,000	\$400.00 Half Yearly
\$50,001 to \$70,000	\$550.00 Half Yearly
\$70,001 to \$90,000	\$700.00 Half Yearly
\$90,001 to \$100,000	\$775.00 Half Yearly
\$100,001 to \$200,000	\$1,400.00 Half Yearly
Above \$200,000	0.75% of loan amount Half yearly (Min. \$1,500 & Max. \$4,500)

Inspection Fee NIL

(however if not recovered in Home Loan, applicable as under)

Up to \$10,000	\$40.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

Security Document Handling Fee

(Solicitors charges + out of pocket expenses to be recovered separately)

Up to \$1,000/-	Free
Above \$1,000	
One Document	\$60.00
Additional Documents	\$25.00 per document

Loan Arrears Fee > 7 Days (installment amount per month)

Up to \$500	\$5.00 each installment per month
\$501 to \$1,000	\$10.00 each installment per month
\$1,001 to \$2,500	\$15.00 each installment per month
\$2,501 to \$5,000	\$20.00 each installment per month
Above \$5,000	\$25.00 each installment per month