

FEES & CHARGES

AMOUNT

Cash Handling Charges

(Applicable For Overdraft Account only)

Total cash deposit below \$5,000 (per day)	Nil
Total cash deposit \$5,000 & above (per day)	0.50% of total cash deposit

Other Fees & Charges

Search Fee	\$30.00. Subsequent \$10/- per hour
Dishonoured Cheque Fee (Outward)	\$25 per instrument
Duplicate Statement Fee	\$2.00 per page computer print out \$7.50 per page statement
Modification in terms & conditions	\$100.00 per modification
Cheque Holding Fee (Overdraft accounts)	\$15.00 per instrument per working day
Assignment/reassignment of life policies	\$15.00 + out of pocket expenses + actual stamp duty and assignment charges
Stamping/upstamping	\$15.00 + out of pocket expenses
Documents Discharge	\$75.00 per document
Settlement fee	\$75.00 per settlement
Cheque book charges	\$2.00 per fifty leaves book plus stamp duty as applicable
Stop payment charges for cheques issued by customers (for overdraft accounts only)	\$10 per instrument

* Terms & Conditions Apply

Contact your nearest Branch for more information

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bobsuva@connect.com.fj

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बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

BARODA LOAN/OD AGAINST INSURANCE POLICY

Bank of Baroda

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Website: www.bankofbaroda-fiji.com



BARODA LOAN/OD AGAINST INSURANCE POLICY

Purpose:

For any purpose except for financial speculation of any type

Facility:

Demand Loan / Overdraft

Eligibility:

- Individuals or
- Proprietorship Firm/ Partnership Firm/ Limited Liabilities Companies
- Fiji citizenship
- Age \geq 21 yrs
- Business concern should be incorporated in Fiji
- Total deduction should not exceed 60% of the salary net of statutory deduction and taxes.

Limit

- Min.-\$1,000/- & Max.-\$250,000/-

Margin

- D/L-10% and OD-20 % of latest net surrender value of policy

Documentation

- Assignment of insurance policy

Repayment period

- Up to 60 months

Interest Rate

- Please refer interest rate brochure for interest rate.

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Establishment Fee	1% of loan amount
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Credit Service Fee(to be recovered in the month of Feb. & August)	
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Up to \$1,500	\$30.00 Half yearly
\$1,501 to \$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 / OD limit Half yearly (Min\$1,500/-max. \$4,500/-)

Security Document Handling Fee

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

Upto \$1,000/-	Free
Above \$1,000	
One document	\$60 .00
Additional Documents	\$25.00 per document

Loan Arrear Fee > 7 days (Instalment amount per month)

Upto \$500	\$ 5.00 each installment per month
\$501 to \$1000	\$10.00 each installment per month
\$1001 to \$2500	\$15.00 each installment per month
\$2501 to \$5000	\$20.00 each installment per month
Above \$5000	\$25.00 each installment per month

Opinion Fee

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

Excess Fees (Processing fee)

Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,000	\$50.00 per occasion
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of the excess/ad hoc amount per occasion