

FEES & CHARGES

AMOUNT

Other Fees & Charges

Modification in Terms & Conditions	\$100.00 per modification
Duplicate statement fee	\$2.00 per page computer printout
	\$7.50 per page statement
Stamping/upstamping	\$15.00 + out of pocket expenses
Documents Discharge	\$75.00 per document
Settlement fee	\$75.00 per settlement
Search Fee	\$30.00. Subsequent \$10/- per hour
Data Bureau Service Charges	\$17.00 - Individual Credit Information, \$22.50 - Business Credit Information

* 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 CAR LOAN

Bank of Baroda

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GPO Box 57, Suva Fiji

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Website: www.bankofbaroda-fiji.com



BARODA CAR LOAN

Purpose:

For purchase of vehicle for personal use.

Eligibility:

- Individuals
- Fiji citizenship
- Age \geq 21 yrs
- Total deduction should not exceed 60% of the salary net of statutory deduction and taxes.

Maximum Limit/ Minimum Margin/Maximum repayment period:

	Max. Amount	Minimum Margin contribution on value of vehicle	Max. Repayment Period
New car	\$60,000/	15%	60 months
Re-conditioned car	\$35,000/	20%	48 months
Second hand car (Not more than 5 years old)	\$20,000/	30%	36 months

Other Terms:

- Bill of sale over vehicle as security to be created in bank's favour.
- Comprehensive Insurance policy with Bank's interest noted with insurance company to be obtained.
- Bank's charge is to be noted with Land Transport Authority (LTA).
- In case of reconditioned / second hand car, its valuation report from reputed garage is to be obtained.
- First instalment shall fall due on the following month of disbursement and subsequent instalment to be paid before the end of the month.
- Please refer interest rate brochure for interest rate.

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Establishment Fee	1% of loan amt.
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Inspection Fee

Upto \$1500/-	No charges
\$1,501 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)

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