

Schedule of Fees and Charges- Bank of Baroda (Trinidad & Tobago) Limited

A) GENERAL

Sr. No	Particular	Amount
1	Manager's Cheque issuing charges	TT\$ 25
2	Duplicate Manager's Cheque issuing charges	TT\$ 20
3	Cheque Return Charges- (Outward)	TT\$ 25 per instrument for all types
4	Cheque Return Charges- (Inward)	TT\$ 25
5	Drawing against unclear effect (Against clearing)	A flat charges @0.12% subject to minimum TT\$ 100.
6	CC/OD/Loan Processing/ Negotiation Fee	Up to 25,000- TT\$ 250
		Above TT\$ 25,000 to TT\$ 50,000.00- TT\$ 500
		Above TT\$ 50,000.00 @ 1.25% with minimum of TT\$ 750.00
7	Guarantee- Issuance (performance/ bid bond)	0.085% of Guarantee amount per month. Subject to Min 0.25% of Guarantee amount
8	Immigration Bond	1 year- TT\$ 500 Plus TT\$ 125/quarter or part there off
9	Guarantee- Amendment	TT\$ 50
10	Review charges for OD/CC	Overdraft- 0.50% on the Review subject to minimum TT\$ 150 and Maximum TT\$ 30000 and 1.25% on increase portion
	Loan- Nil	

Sr. No	Particular	Amount
11	Addition/ deletion of names /signature verification, etc	TT\$ 25
12	Duplicate pass book charges	TT\$ 25
13	Charges on Standing Instructions	TT\$10+exchange on Manger's Cheque +postage
14	Balance confirmation certificate	TT\$ 25
15	Letters to embassies for obtaining VISA	TT\$ 25
16	Duplicate ATM card	TT\$ 25
17	Concession/ deviation charges	TT\$ 250 per deviation subject to maximum TT\$ 1000
18	Excess/ TOD charges	2% above the sanctioned limit with upfront charges of TT\$ 100 per occasion
19	Ad-hoc working Capital Sanctions	Same as per schedule given to CC/OD/ Loan processing charges at point 6 above. Additional interest @ 2% above sanctioned limit subject to TT\$ 50 per occasion.
20	Bill Purchase/ Bill Discount charges	A flat charges @0.53% including interest for 14 days, subject to minimum TT\$ 100. Above 14 days actual interest charges as per the number of days @ 13.75% The BP charges for sight bill which is to lodged in clearing immediately will be 0.15% flat
21	Cheque book issue charges	CC/OD/CA-Free 100 leaves in one year. Above that TT\$ 1 per leaf SB- 50 leaves free in one year. Above that TT\$ 1 per leaf

Sr. No	Particular	Amount
22	Import LC Issue	0.90% for first 3 months, thereafter 0.30% per month or part thereof. Min TT\$ 60.00. 25% of the above charges in case of 100% cash margin and TT\$ 175 for LC by swift
23	Import LC reinstatement	Reinstatement charges: TT\$ 50 plus swift charges TT\$ 75
24	Import LC Amendment	Amendment charges TT\$ 50 plus swift charges TT\$ 75
25	Export LC advising	TT\$ 75 for any LC advising plus swift charges TT\$ 75. 100 TTD for adding confirmation
26	Export LC amendment	TT\$ 50 per amendment plus 75 TTD for any swift message. 100 TT\$ for adding confirmation
27	Import bills- realization (FIBLS/ FIBLU)-Under LC	TT\$ 50 per bill plus swift charges TT\$ 75
28	Import bills –Lodge (FIBLS/ FIBLU)- Under LC	TT\$ 50 per bill plus swift charges TT\$ 75 plus \$ 300 per discrepancy
29	Import bills- realization (FIBCS/ FIBCU)- Not under LC	TT\$ 50 per bill plus swift charges TT\$ 75
30	Import bills –Lodge (FIBCS/ FIBCU) Not under LC	TT\$ 50 per bill plus swift charges TT\$ 75 plus \$ 300 per discrepancy
31	Export Bills- Lodging (FBCS/FBCU)-All under LC / Not under LC	0.075% of Bill amount. Min-TT\$100 if bill amount below-TT\$ 50000 Min –TT\$ 250 if bill amount TT\$ 50000 and above
32	Export Bills –purchase (FBP/ FBD) –All under LC	TT\$ 75 plus TT\$ 75 for any swift message plus TT\$ 300 for courier

Sr. No	Particular	Amount
33	Export Bill-purchase (FBP/ FBD)- All not under LC	TT\$ 75 plus TT\$ 25 as handling charges plus TT\$ 75 for any swift message plus TT\$ 300 as courier charges
34	Export bill –Overdue export bill handling	TT\$ 75 per bill
35	Wire transfer charges –SWIFT/RTGS/Foreign DD	Upto USD 15000 =USD 10 USD 15001-50000 = USD 15 Above USD 50001 =USD 25
36	Stop Payment Charges	TT\$ 25.00
37	Linx –Other bank’s ATM used	TT\$ 4 per transaction
38	Linx –Other bank’s POS used	TT\$ 0.75 per transaction
39	Linx –Other bank’s Balance enquiry	TT\$ 0.50 per transaction
40	USD DD/Cheque collections	0.1% on amount Minimum TT\$ 64
41	Modification message charges (customer’s request) SWIFT RTGS/ RF2I	USD-20 TT\$-20

B) PRODUCT SPECIFIC

SAVING ACCOUNTS-

Sr. No	Fees and Charges	Baroda Regular-TTD (SB101)	Baroda Personal (SB113)	Baroda Premium (SB117)	Baroda Regular-USD (SB101)	Baroda Seniors (SB114)	Baroda Smart Female (SB 126)	Baroda Young Star (SB 127)	Baroda Kid Star (SB128)	Baroda Classic (Centenary) (SB125)
1	Minimum Balance charges-Quarterly	TT\$ 10	TT\$ 10	TT\$ 20	US\$ 5	TT\$ 10	TT\$ 10	TT\$ 10	TT\$ 10	TT\$ 20
2	Account Closure charges- (Before 1 year of opening of A/c)	TT\$ 10	TT\$ 10	TT\$ 20	US\$ 5	TT\$ 10	TT\$ 10	TT\$ 10	TT\$ 10	TT\$ 20
3	Ad hoc Statement print charges-	TT\$ 6	TT\$ 6	TT\$ 6	Nil	TT\$ 6	TT\$ 6	TT\$ 6	TT\$ 6	TT\$ 6
4	Account maintenance-Per month	TT\$ 4	TT\$ 4	NIL	NIL	NIL	TT\$ 4	TT\$ 4	TT\$ 2	NIL
5	Debit card issuance charges	Free	Free	Free	N.A.	Free	Free	Free	Free	Free
6	Dormant charges	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Ledger Folio Charges – Free upto 5 transactions per month, TT\$ 1 above 5 transactions per month.

BUSINESS/ CURRENT/ OVERDRAFT/ CASH CREDIT ACCOUNTS-

Sr. No	Fees and Charges	Baroda Regular Current Account (CA101)	Baroda Premium Current Account (CA 102)	Baroda Premium Privilege Current Account (CA103)
1	Minimum Balance charges- Quarterly	TT\$ 25 Minimum Balance- TTD 1,000/-	TT\$ 40 Minimum Balance- TTD 15,000/-	TT\$ 60 Minimum Balance- TTD 40,000/-
2	Account Closure charges- (Before 1 year of opening of A/c)	TT\$ 20	TT\$ 20	TT\$ 40
3	Ad hoc Statement print charges- Per Event	TT\$ 10	TT\$ 10	TT\$ 10
4	Ledger Folio Charges	TTD CA ac - Minimum- TT\$ 5 per quarter including in inoperative/ dormant accounts. 25 entries or part thereof to be treated as one ledger page	TTD CA ac - Minimum- TT\$ 5 per quarter including in inoperative/ dormant accounts. 25 entries or part thereof to be treated as one ledger page	TTD CA ac - Minimum- TT\$ 5 per quarter including in inoperative/ dormant accounts. 25 entries or part thereof to be treated as one ledger page
5	Account maintenance	Nil	Nil	Nil
6	Debit card issuance charges	Free	Free	Free
7	Dormant charges	Nil	Nil	Nil

TERM DEPOSITS-

Sr. No	Fees and Charges	Baroda Fixed Deposit Scheme	Baroda Fixed Deposit Scheme	Baroda Fixed Deposit (Monthly Income Plan)	Baroda Fixed Deposit (Quarterly Income Plan)	Baroda Recurring Deposit
		TT\$	US\$			
1	Account Opening charges	Free	Free	Free	Free	Free
2	Account Closure charges	Free	Free	Free	Free	Free
3	Statement print charges	Free	Free	Free	Free	Free
4	Account maintenance	Free	Free	Free	Free	Free
5	Any Other Charges	Nil	Nil	Nil	Nil	Nil

Prepayment Penal for pre-mature withdrawal of all deposits, interest will be paid at one per cent less than the rate which is applicable at the time of placing the deposit, for the period for which the deposit has actually run (subject to floor of 0%).

Notes:

- 1) Bank reserves the right to change/ revise any of its charges/ fees etc.**
- 2) Service charges/ fees in respect of services other services may be obtained from the Branch concerned.**
- 3) In addition to above fees/charges, out of pocket expenses / costs on actual basis shall be recovered in respect of services, wherever applicable.**
- 4) Valuation, Legal (including stamp duty and any other professional fee) , Inspection charges, etc shall be recovered separately on actual cost basis.**
- 5) Postages/ Courier charges shall be recovered on actual cost basis.**