



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

## Summary Box of Baroda Smart Sweep Account

Account Name	Baroda Smart Sweep Account (with effect from 01 March 2017)								
<b>What is the Interest Rate</b>	<p>It is a Saving Bank product with an auto sweep facility to short term deposits. The product has two components-a Saving Bank Component and a fixed deposit component:</p> <p><b>For Saving Bank Component:</b></p> <table border="1" data-bbox="1133 552 1547 647"> <tr> <td><b>Currency</b></td> <td><b>GBP</b></td> </tr> <tr> <td><b>Interest Rate</b></td> <td>0.10% p.a.</td> </tr> </table> <p><b>For Fixed Deposit Component:</b></p> <table border="1" data-bbox="1133 740 1547 807"> <tr> <td><b>Currency</b></td> <td><b>GBP</b></td> </tr> <tr> <td><b>Interest Rate</b></td> <td>0.45% p.a.</td> </tr> </table> <p>*period of fixed deposit is six months.</p>	<b>Currency</b>	<b>GBP</b>	<b>Interest Rate</b>	0.10% p.a.	<b>Currency</b>	<b>GBP</b>	<b>Interest Rate</b>	0.45% p.a.
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<b>Interest Rate</b>	0.45% p.a.								
<b>Can Bank of Baroda Change the interest rate</b>	<p>Yes These rates are variable. We can increase or decrease any time. We will give notice prior to any change.</p>								
<b>What would be the estimated balance after 12 months based on a GBP deposit</b>	<ul style="list-style-type: none"> <li>➤ Representation amount : £1,000.00</li> <li>➤ Interest amount after 12 months:£3.80</li> <li>➤ Balance after 12 months: £1,003.80</li> </ul> <p>This is only example and do not take into account your individual circumstances. The examples assume that:</p> <ul style="list-style-type: none"> <li>• no further deposits or withdrawals are made</li> <li>• that there is no change to interest rates</li> </ul>								
<b>How do I open and manage my account?</b>	<p>You have to submit the application form along with the identity and address proof at our branch.</p> <p>Deposits above £200.00 and in multiples of £100.00 get swept from Savings account to the linked fixed deposit.</p> <p>In case of Current accounts deposit above £5,000.00 and in the multiple of £1,000.00 gets transferred from current account to linked fixed deposit account.</p>								

<b>Can I withdraw money?</b>	Yes. No notice is required.
<b>Additional Information</b>	<ul style="list-style-type: none"><li>➤ Debit card, Net banking, Cheque book facility free of charge.</li><li>➤ Free remittance to India to bank of Baroda branches</li><li>➤ To benefit the customer with maximum benefit, while reverse sweep LIFO (last in first out) system is followed.</li></ul>