

## Summary Box of Current Account

Account Name	Current Account (with effect from 01 March 2017)
What is the Interest Rate	NIL
Can Bank of Baroda Change the interest rate	Not Applicable
What would be the estimated balance after 12 months based on a GBP deposit	Not Applicable
How do I open and manage my account?	<p>You have to submit the application form along with the identity proof, address proof and other relevant documents at our branch. Minimum balance for maintaining the account is GBP 500.00, USD 2,000.00 and EURO 2,000.00.</p> <p>Debit card, Net banking and chequebook facility is available.</p>
Can I withdraw money?	Yes. No notice is required.
Additional Information	<ul style="list-style-type: none"> <li>➤ Debit card, Net banking, and Cheque book facility free of charge.</li> <li>➤ Free remittance to India to bank of Baroda branches</li> <li>➤ Current deposit is ideal for firm, companies, institutes etc.</li> <li>➤ <b>Individuals Accounts:</b> <b>Maintenance charges:</b> £5/- per quarter. <b>Transaction Charges:</b> 50p per credit / debit on all Current / Overdraft accounts. In case of clearing, 50p for each instrument sent in clearing. No maintenance or transaction charges if £500/- minimum balance is maintained during the quarter.</li> <li>➤ <b>Firms &amp; Companies Accounts:</b> <b>Maintenance charges:</b> £15/- per quarter. <b>Transaction Charges:</b> 50p per credit / debit on all Current / Overdraft accounts. In case of clearing, 50p for each instrument sent in clearing.</li> <li>➤ Custodian charge of 0.50% p.a. on the EURO balance held in current account in addition to Transaction / Maintenance charges.</li> </ul>