



बैंक ऑफ़ बड़ौदा Bank of Baroda
SUMMARY BOX OF DEPOSIT PRODUCTS

Account Name	Savings Bank Account (with effect from 01 March 2017)	Current Account (Business Account)	Baroda Smart Sweep Account (with effect from 28 November 2016)	Baroda Max Account (with effect from 09 February 2018)																										
What is the Interest Rate	<table border="1"> <thead> <tr> <th>Currency</th> <th>GBP</th> <th>USD</th> <th>EUR</th> </tr> </thead> <tbody> <tr> <td>Interest Rate</td> <td>0.10 %p.a.</td> <td>0.25 %p.a.</td> <td>NIL</td> </tr> </tbody> </table>	Currency	GBP	USD	EUR	Interest Rate	0.10 %p.a.	0.25 %p.a.	NIL	NIL	<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>For Saving Bank Component:</p> <table border="1"> <thead> <tr> <th>Currency</th> <th>GBP</th> </tr> </thead> <tbody> <tr> <td>Interest Rate</td> <td>0.10% p.a.</td> </tr> </tbody> </table> <p>For Fixed Deposit Component:</p> <table border="1"> <thead> <tr> <th>Currency</th> <th>GBP</th> </tr> </thead> <tbody> <tr> <td>Interest Rate</td> <td>0.45% p.a.</td> </tr> </tbody> </table> <p>*period of fixed deposit is six months.</p>	Currency	GBP	Interest Rate	0.10% p.a.	Currency	GBP	Interest Rate	0.45% p.a.	<table border="1"> <thead> <tr> <th>Tenure</th> <th>GBP</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>0.85 % p.a.</td> </tr> <tr> <td>2 Years</td> <td>1.00 % p.a.</td> </tr> <tr> <td>3 Years</td> <td>1.10 % p.a.</td> </tr> <tr> <td>4 Years</td> <td>1.20 % p.a.</td> </tr> </tbody> </table>	Tenure	GBP	1 Year	0.85 % p.a.	2 Years	1.00 % p.a.	3 Years	1.10 % p.a.	4 Years	1.20 % p.a.
Currency	GBP	USD	EUR																											
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Can Bank of Baroda Change the interest rate	Yes These rates are variable. We can increase or decrease any time. We will give notice prior to any change.	Not Applicable	Yes These rates are variable. We can increase or decrease any time. We will give notice prior to any change.	NO Interest rate at the time of application will remain fixed for the period selected. Bank will send two email communications, 30 days and 15 days before maturity.																										
What would be the estimated balance be after 12 months based on a GBP deposit	<ul style="list-style-type: none"> ➤ Representation amount : £1,000.00 ➤ Interest amount after 12 months:£1.00 ➤ Balance after 12 months: £1,001.00 <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"> • no further deposits or withdrawals 	Not Applicable	<ul style="list-style-type: none"> ➤ Representation amount : £1,000.00 ➤ Interest amount after 12 months:£3.80 ➤ Balance after 12 months: £1,003.80 <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"> • no further deposits or withdrawals are made • that there is no change to interest rates 	<ul style="list-style-type: none"> ➤ Representation amount : £1,000.00 ➤ Interest amount after 12 months: 8.50 ➤ Balance after 12 months: £1,008.50 <p>This is only example and do not take into account your individual circumstances.</p>																										

	are made • that there is no change to interest rates			
How do I open and manage my account?	You have to submit the application form along with the identity and address proof at our branch. Minimum average quarterly balance GBP 100.00 Debit card, Net banking and chequebook facility is available.	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 Debit card, Net banking and chequebook facility is available.	You have to submit the application form along with the identity and address proof at our branch. Deposits above £200.00 and in multiples of £100.00 get swept from Savings account to the linked fixed deposit. 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.	Baroda max is opened online only. On Maturity, if you agree to reinvest the funds for similar period and terms on the date of maturity auto roll over will take place and interest rate prevailing at the time of reinvestment will be applicable. If you do not agree for reinvestment, Bank will pay the entire amount with interest to you.
Can I withdraw money?	Yes. No notice is required.	Yes. No notice is required.	Yes. No notice is required.	Withdrawal on maturity only, in case of premature withdrawal interest is not payable.
Additional Information	<ul style="list-style-type: none"> ➤ Debit card, Net banking, Cheque book facility free of charge. ➤ Free remittance to India to bank of Baroda branches ➤ For non-maintenance of minimum quarterly average balance is £5.0 	<ul style="list-style-type: none"> ➤ Debit card, Net banking, and Cheque book facility free of charge. ➤ Free remittance to India to bank of Baroda branches ➤ Current deposit is ideal for firm, companies, institutes etc. ➤ Maintenance charge £5.0 per quarter in case of individual account and £15.0 per quarter in case of non-individual account. ➤ Transaction charges 50p per credit/debit and 50p for each instrument sent in clearing. ➤ No maintenance/transaction charges, if minimum balance is maintained. ➤ Custodian charge of 0.50% p.a. one the EURO balance held in current account 	<ul style="list-style-type: none"> ➤ Debit card, Net banking, Cheque book facility free of charge. ➤ Free remittance to India to bank of Baroda branches ➤ To benefit the customer with maximum benefit, while reverse sweep LIFO (last in first out) system is followed. 	<ul style="list-style-type: none"> ➤ Minimum deposit amount is GBP 500 and maximum deposit amount is GBP 200,000 ➤ Interest is paid on maturity ➤ Facility to view account balance & transactions over net banking

Account Name	Fixed Deposit Account (with effect from 09 February 2018) *Term deposit includes all fixed deposit schemes			Baroda Monthly (with effect from 09 February 2018)			Baroda Annual (with effect from 09 February 2018)		
	GBP		USD	GBP		USD	GBP		USD
	ROI % p.a.	AER % p.a.	ROI % p.a.	ROI % p.a.	AER % p.a.	ROI % p.a.	ROI % p.a.	AER % p.a.	ROI % p.a.
What is the Interest Rate <i>Tenure</i>									
1 Months To Less Than 3 Month	NIL	NIL	1.25	NIL	NIL	1.25	NIL	NIL	1.25
3 Months To Less Than 6 Months	NIL	NIL	1.25	NIL	NIL	1.25	NIL	NIL	1.25
6 Months To Less Than 1 Year	0.60	0.60	1.75	0.60	0.60	1.75	0.60	0.60	1.75
12 Months	0.85	0.85	2.10	0.85	0.85	2.10	0.85	0.85	2.10
Above 12 Months To Less Than 2 Years	0.90	0.90	2.20	0.90	0.90	2.20	0.90	0.90	2.20
2 Years To Less Than 3 Years	1.00	0.99	2.20	1.00	0.99	2.20	1.00	0.99	2.20
3 Years To Less Than 4 Years	1.10	1.09	2.20	1.10	1.09	2.20	1.10	1.09	2.20
4 Years To Less Than 5 Years	1.20	1.18	-	1.20	1.18	-	1.20	1.18	-
5 Years	1.30	1.27	-	1.30	1.27	-	1.30	1.27	-
Can Bank of Baroda Change the interest rate	NO Interest rate at the time of application will remain fixed for the period selected. Bank will send the notice at the time of maturity/renewal informing any change in the rate of interest at that time.			NO Interest rate at the time of application will remain fixed for the period selected. Bank will send the notice at the time of maturity/renewal informing any change in the rate of interest at that time.			NO Interest rate at the time of application will remain fixed for the period selected. Bank will send the notice at the time of maturity/renewal informing any change in the rate of interest at that time.		
What would be the estimated balance be after 12 months based on a GBP deposit	<ul style="list-style-type: none"> ➤ Representation amount : £1000.00 ➤ Interest amount after 12 months:£8.50 ➤ Balance after 12 months: £1,008.50 <p>This is only example and do not take into account your individual circumstances.</p>			<ul style="list-style-type: none"> ➤ Representation amount : £1000.00 ➤ Interest amount per month:£0.70 <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"> ➤ Representation amount : £1000.00 ➤ Interest amount per annum:£8.50 <p>This is only example and do not take into account your individual circumstances. The examples assume that:</p>		

	<p>The examples assume that:</p> <ul style="list-style-type: none"> • no further deposits or withdrawals are made • any interest earned stays in the account 	<ul style="list-style-type: none"> • Deposit is placed for 12 months • No further deposits or withdrawals are made 	<ul style="list-style-type: none"> • Deposit is placed for 12 months • No further deposits or withdrawals are made
How do I open and manage my account?	<p>You must have Base Account i.e.; Saving Bank/Current Account with us. as this account can only be opened with funds remitted from Base account</p> <p>On Maturity, if you agree to reinvest the funds for similar period and terms on the date of maturity auto roll over will take place and interest rate prevailing at the time of reinvestment will be applicable. If you do not agree for reinvestment, Bank will credit the entire amount with interest to your base account.</p>	<p>You must have Base Account i.e.; Saving Bank/Current Account with us. as this account can only be opened with funds remitted from Base account</p> <p>On Maturity, if you agree to reinvest the funds for similar period and terms on the date of maturity auto roll over will take place and interest rate prevailing at the time of reinvestment will be applicable. If you do not agree for reinvestment, Bank will credit the entire amount with interest to your base account.</p>	<p>You must have Base Account i.e.; Saving Bank/Current Account with us. as this account can only be opened with funds remitted from Base account</p> <p>On Maturity, if you agree to reinvest the funds for similar period and terms on the date of maturity auto roll over will take place and interest rate prevailing at the time of reinvestment will be applicable. If you do not agree for reinvestment, Bank will credit the entire amount with interest to your base account.</p>
Can I withdraw money?	<p>Yes, Withdrawals, early closures and part withdrawal is allowed, however, If the deposit has only remained with us for a period less than one year, then the Bank will pay interest at the rate prevailing on the date of application for opening Term Deposit, for the period the deposit has remained with us less 1 % penalty and if the investment has remained with us for a minimum of one year, the Bank will pay interest at the rate prevailing on the date of application for opening Term Deposit, for the period the deposit has remained with us without any penalty.</p>	<p>Yes, Withdrawals, early closures and part withdrawal is allowed, however, If the deposit has only remained with us for a period less than one year, then the Bank will pay interest at the rate prevailing on the date of application for opening Term Deposit, for the period the deposit has remained with us less 1 % penalty and if the investment has remained with us for a minimum of one year, the Bank will pay interest at the rate prevailing on the date of application for opening Term Deposit, for the period the deposit has remained with us without any penalty.</p>	<p>Yes, Withdrawals, early closures and part withdrawal is allowed, however, If the deposit has only remained with us for a period less than one year, then the Bank will pay interest at the rate prevailing on the date of application for opening Term Deposit, for the period the deposit has remained with us less 1 % penalty and if the investment has remained with us for a minimum of one year, the Bank will pay interest at the rate prevailing on the date of application for opening Term Deposit, for the period the deposit has remained with us without any penalty.</p>
Additional Information	<ul style="list-style-type: none"> ➤ Minimum deposit amount is GBP 500 or USD 500 ➤ Interest is paid on maturity. Tax if applicable, would be deducted as per tax norms. ➤ We offer overdraft/loan against deposit on demand up to 90% of deposit amount. ➤ Facility to view account balance & transactions over net banking. ➤ AER shows what the interest rate would be if interest was paid and compounded once each year 	<ul style="list-style-type: none"> ➤ Minimum deposit amount is GBP 500 or USD 500 ➤ Interest is paid on maturity. Tax if applicable, would be deducted as per tax norms. ➤ We offer overdraft/loan against deposit on demand up to 90% of deposit amount. ➤ Facility to view account balance & transactions over net banking. ➤ AER shows what the interest rate would be if interest was paid and compounded once each year 	<ul style="list-style-type: none"> ➤ Minimum deposit amount is GBP 500 or USD 500 ➤ Interest is paid on maturity. Tax if applicable, would be deducted as per tax norms. ➤ We offer overdraft/loan against deposit on demand up to 90% of deposit amount. ➤ Facility to view account balance & transactions over net banking. ➤ AER shows what the interest rate would be if interest was paid and compounded once each year

*For more information on individual products please visit <http://www.bankofbarodauk.com/retail-banking/deposit-products/>