

Important information on Changes in Terms & Conditions of Baroda Fixed Term Deposits (Including Baroda Monthly & Baroda Annual Fixed Terms Deposits) w.e.f. 20<sup>th</sup> January 2022:

We would like to inform you that we are making some changes in the Product Specific Terms & conditions of Fixed Terms Deposit accounts (Including Baroda Monthly & Baroda Annual Fixed Term Deposits). These changes will be effective from 20<sup>th</sup> January 2022.

S. No	Title & Page No	Existing	Changes
1.	Withdrawal (Page	Only at the end of the term	Only at the end of the
	No: 82 of General	selected	term selected
	Terms &		
	Conditions, Fixed	1. You will not be able to	1. You will not be able
	Deposits, Key	withdraw or close <b>your</b>	to withdraw or close
	Product	Account during the term	your Account during
	Information)	other than in exceptional	the term other than in
		circumstances - such as	exceptional
		critical illness, terminal	circumstances - such
		illness, the death of an	as critical illness,
		account holder or by	terminal illness, the
		c <b>our</b> t order. In these	death of an account
		circumstances, the deposit	holder or by c <b>our</b> t
		and the interest due	order. In these
		thereupon, up to date of	circumstances, the
		early closure will be paid.	deposit and the
		2. We at our sole	interest due
		discretion, may agree to	thereupon, up to date
		allow early closure of	of early closure will
		account where we do,	be paid.
		payment of interest will	2. We at our sole
		be on the following	discretion, may
		terms:	agree to allow early
			closure of account
		alf the deposit has only	where <b>we</b> do,
		remained with <b>us</b> for a	payment of interest
		period less than one year,	will be on the
		then <b>we</b> will pay interest at	following terms:
		the rate prevailing on the date of application for	a. If the date of
			application for
		opening <b>term deposit,</b> for the term the deposit has	opening (or)
		remained with <b>us</b> less 1 %	renewal of fixed
		penalty.	term deposit is on
		penalty.	or before 19 <sup>th</sup>
		b. Provided the investment	January 2022 and
		has remained with <b>us</b> for a	the fixed term
		minimum of one year, we	deposit has only
		will pay interest at the rate	remained with <b>us</b>
		prevailing on the date of	for a period less
		application for opening	than one year,
		term deposit, for the term	then <b>we</b> will pay
		the deposit has	interest at the rate
			prevailing on the

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	Dalik UI Da	alvua (	UNJ LI	meu	
		remained without any	with y penalty.	US,	<ul> <li>date of application for opening Term Deposit, for the term the deposit has remained with us less 0.50% penalty.</li> <li>b. If the date of application for opening (or) renewal of fixed term deposit is on or before 19<sup>th</sup> January 2022 and has remained with us for a minimum of one year, we will pay interest at the rate prevailing on the date of application for opening Term Deposit, for the term the deposit has remained with us without any penalty.</li> <li>c. If the date of application for opening (or) renewal of fixed term deposit is on or after 20<sup>th</sup> January 2022, then we will pay interest at the rate prevailing on the date of application for opening Term Deposit, for the term the deposit has remained with us without any penalty.</li> <li>c. If the date of application for opening (or) renewal of fixed term deposit is on or after 20<sup>th</sup> January 2022, then we will pay interest at the rate prevailing on the date of application for opening Term Deposit, for the term the deposit has remained with us less 0.50% penalty.</li> </ul>
(N Fi Pi pa G	aximum Amount New Condition), ixed Deposit roduct T&Cs age no 83&84 of eneral Terms & onditions	No stipul	ation at p	resent	For GBP £ 1,000,000 (or) US \$ 1,000,000 (or) Euro 500,000

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3. New Example cases added and clarification provided in cases where penalty rate is higher than applicable rate of interest	ndhad placed £1on 20thJanes2022, to be fixedlty60an@2.9%p.a.	,000 luary d for
	decides to with the funds after months only. In such an event, i agree to allow h withdraw deposit, since amount remained with u only 13 months for this period, the date of i deposit January 2022), r offered by us period above months to less 24 months, 0.4% per ann she will be interest on deposit interes the rate of 0.0% (0.4% less 0. penalty) only against 2.9% originally agreed the applicable is less than penalty rate, the orig amount of f term deposit be paid to Mr without interest.	r 13 if we er to the has for and (20 <sup>th</sup> rates for 12 than paid her t a. 50% p.a. <b>50%</b> p.a. <b>50%</b> <b>50%</b> <b>12</b> than paid her t a. <b>50%</b> <b>50%</b> <b>12</b> thas p.a. <b>13</b> <b>14</b> the p.a. <b>15</b> <b>16</b> the p.a. <b>17</b> the p.a. <b>18</b> the p.a. <b>19</b> the p.a. <b>19</b> the p.a. <b>19</b> the p.a. <b>10</b> the p.a. <b>10</b> the p.a. <b>11</b> the p.a. <b>11</b> the p.a. <b>11</b> the p.a. <b>11</b> the p.a. <b>11</b> the p.a. <b>12</b> the p.a. <b>13</b> the p.a. <b>13</b> the p.a. <b>13</b> the p.a. <b>14</b> the p.a. <b>15</b> the p.a. <b>15</b> the p.a. <b>16</b> the p.a. <b>17</b> the p.a. <b>17</b> the p.a. <b>18</b> the <b>18</b> the p.a. <b>18</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> the <b>19</b> t
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	the funds after 25
	months only. In
	such an event, if <b>we</b>
	agree to allow her to
	withdraw the
	deposit, since the
	amount has
	remained with <b>us</b> for
	only 25 months and
	for this period, on
	the date of initial
	deposit (20 <sup>th</sup>
	January 2022), if
	rates offered by <b>us</b>
	for period 24 months
	to less than 36
	months, was 1.1%
	per annum, she will
	be paid interest on
	her deposit at the
	rate of (1.1%-
	0.50%) 0.6% p.a. as
	against 2.9% p.a.
	originally agreed.
1	

Complete Terms and Conditions of account and Schedule of Charges are available on our website at <u>https://www.bankofbarodauk.com/writereaddata/Images/pdf/General-Terms-Conditions-uk.pdf</u>

For any further clarification you may please contact the branch where your account is maintained. The contact details of our branches in UK are listed at <a href="https://www.bankofbarodauk.com/locate-us.htm">https://www.bankofbarodauk.com/locate-us.htm</a>

We value your patronage and thank you for banking with us.

-SD/-

Authorised Signatory

18<sup>th</sup> January 2022

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