



Bank of Baroda (UK) Limited

IMPORTANT INFORMATION

“NRI Services are offered by the Bank of Baroda, India and not by the Bank of Baroda (UK) Limited. For these services, Bank of Baroda (UK) Limited functions only as a facilitator and point of contact. Bank of Baroda is regulated by the Reserve Bank of India, whereas Bank of Baroda (UK) Limited is a subsidiary of Bank of Baroda, authorised by the Prudential Regulation Authority (PRA) and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (FCA). The legal and regulatory regime applying to Bank of Baroda in India is different to that of the United Kingdom and your rights in relation to these services will therefore differ. For detailed information on the services provided by Bank of Baroda you may visit Bank of Baroda, India website- <https://www.bankofbaroda.in/nri.htm>”

NRI Services : Terms and Conditions

1. Bank of Baroda (UK) Limited is a subsidiary of Bank of Baroda, India. Bank of Baroda (UK) Limited is authorised by the Prudential Regulation Authority (PRA) and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (FCA), whereas Bank of Baroda is regulated by the Reserve Bank of India.
2. NRI Services are offered by the Bank of Baroda, India and not by the Bank of Baroda (UK) Limited. For these services, Bank of Baroda (UK) Limited functions only as a facilitator and point of contact.
3. NRI services are not offered by Bank of Baroda (UK) Limited and it makes no warranty explicit or implied, in relation to these services.
4. The accounts are opened and maintained at the branches of Bank of Baroda, India and NOT at Bank of Baroda (UK) Limited in the UK.
5. These deposits are NOT covered by any of the European Deposit Protection Scheme or the Financial Services Compensation Scheme. These products and services are not regulated by the Financial Conduct Authority (FCA)/Financial Services and Markets Act 2000 (FSMA)/Financial Services Act 2012.
6. The NRI depositor has to assess the tax liability, if any, in the U.K. for the amount of interest earned on these deposits in India.
7. NRI deposits are governed by regulations issued by the Reserve Bank of India from time to time.
8. The deposits are payable only at the branch in India where the account is opened and maintained.
9. Bank of Baroda (UK) Limited will not retain (in any form) any document received from you and sent/forwarded to the Bank of Baroda in India as per your instructions.
10. Bank of Baroda (UK) Limited neither advises nor makes any recommendations to the customers for these services. Any complaints on NRI services should be made directly to Complaints Cell of Bank of Baroda, India and it may not come under scope of UK Financial Ombudsman for redressal.
11. The Bank of Baroda (UK) Limited reserves the right to accept or reject any application without assigning any reason.
12. Any Office of Bank of Baroda (UK) Limited in the United Kingdom and/or its officers, staff representatives, etc., shall not, in any way, be liable or responsible for any alleged deficiency in such assistance, nor for any dispute that you may have with any of the services provided by an office or branch of Bank of Baroda in India.



Bank of Baroda (UK) Limited

13. The deposits are payable only at the branch in India where the account is opened. The account will be serviced by the concerned Branch in India and any type of query or complaints on services provided will be resolved by the Bank of Baroda branch in India.

— —