



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

Summary Box of Baroda Smart Sweep Account

Account Name	Baroda Smart Sweep Account (with effect from 30 July 2018)								
What is the Interest Rate	<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" data-bbox="1131 550 1547 647"> <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" data-bbox="1131 740 1547 809"> <thead> <tr> <th>Currency</th> <th>GBP</th> </tr> </thead> <tbody> <tr> <td>Interest Rate</td> <td>0.80% 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	0.80% p.a.
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Can Bank of Baroda Change the interest rate	<p>Yes These rates are variable. We can increase or decrease any time. We will give notice prior to any change.</p>								
What would be the estimated balance after 12 months based on a GBP deposit	<ul style="list-style-type: none"> ➤ Representation amount : £1,000.00 ➤ Interest amount after 12 months:£8.00 ➤ Balance after 12 months: £1,008.00 <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 are made • that there is no change to interest rates 								
How do I open and manage my account?	<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>								

Can I withdraw money?	Yes. No notice is required.
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➤ To benefit the customer with maximum benefit, while reverse sweep LIFO (last in first out) system is followed.