

## Key Features

- Suitable for all type of customers like individuals, firms as well as corporates.
- Dual benefit of savings/current account and fixed deposit in one account.
- Smart fund management through sweep and reverse sweep facilities
- Threshold set at a low limit of **£200** for Savings Account and **£5000** for Current Account.
- Auto-sweep facility to short-term fixed deposits in multiples of **£100** for savings account and in multiple of **£1000** for current account.
- Reverse-sweep facility for increased liquidity **£100** for savings account and in multiple of **£1000** for current account (last in first out).
- Tenure of fixed deposits - 6 months, earning higher returns than in savings/current account.
- Exemption from premature payment penalties.
- Interest in fixed deposits will be based on prevalent rates as on the date of deposit and for the period the deposit has remained in the fixed deposit account.
- **FREE** Debit Card with contactless payment option, **FREE** cheque Book and **FREE** Net-banking

## INTRODUCING EVEN MORE WAYS TO BANK ON BARODA.

At Bank of Baroda, we are always looking for new ways to help our customers. That is why over 69 million people around the world now trust us with their money. If you want to discover what products & services we offer, please visit your local branch or get in touch on below details:

T. +44 (0) 20 7457 1515

F. +44 (0) 207 457 1505

E. [info.uk@bankofbaroda.com](mailto:info.uk@bankofbaroda.com)

W. [www.bankofbarodauk.com](http://www.bankofbarodauk.com)

### OUR UK BRANCHES

London Main Office  
EC1Y 2BD  
T: 020 7457 1515

Leicester  
LE4 6AS  
T: 0116 266 3970

Aldgate  
E1 1NL  
T: 020 7480 0000

Manchester  
M4 5JU  
T: 0161 832 5588

Birmingham  
B21 9SU  
T: 0121 523 5973

Southall  
UB1 1QD  
T: 020 8574 1324

Ilford  
IG1 2RT  
T: 020 514 8609

Tooting  
SW17 7TR  
T: 020 8767 6469

Kenton  
HA3 0HD  
T: 020 8909 1739

Wembley  
HA0 4TL  
T: 020 8902 7407



The Bank of Baroda is established in the UK with company number FC006564 at 32 City Road, London EC1Y 2BD. Bank of Baroda is authorised and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our FSA firm reference number is 204624. Bank of Baroda is a member of the Financial Services Compensation Scheme established under the Financial Services and Market Act 2000. \*Terms & conditions apply. For more information or clarification, please call us on 020 7457 1515 or visit your nearest BOB branch, we are open Monday to Friday, from 9:30 am to 4:15 pm.



Give your money  
a boost with our  
deposit accounts

Bank of Baroda offers a range of fixed-term deposit products tailored to your specific financial needs. Whether you're saving for a car, home improvements or a once-in-a-lifetime holiday, you'll find we've got a wealth of options to choose from.

You can choose from a wide range of deposit plans depending on how long you want to save for (term period) and how often you want your interest paid to you as well as competitive rates and convenient withdrawal options. Our deposit plans include additional value-added features like a free Debit card with contactless payment option and free Net-banking facility.

You can always be sure that when it comes to savings, you can bank on Bank of Baroda.

## See the advantages for yourself

If you can spare your money for a set period of time, our fixed-term deposit accounts are the perfect way to earn a higher rate of interest. Suitable for all types of customers like individuals, firms as well as corporates. They offer both security and a competitive rate of interest. Deposit period ranges from 6 months to 60 months, so simply decide which length of time is most appropriate for you

### Key Features

- Fixed deposits in GBP, USD and Euro (Minimum deposit amount of 500 in all currencies)
- Rate of interest depends on amount, currency and maturity period.
- Minimum period of deposit - 6 months (in multiple of days as per your requirement) 1 month for non individuals.
- Maximum period of deposit - 60 months.
- Various interest payment options like on maturity, monthly and annually. 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 take premature payment of your deposit. (subject to conditions)

- Facility to automatically renew your deposit
- Facility to view account balance & transactions over Internet with Free Internet Banking
- Deposits are guaranteed under Financial Services Compensation Scheme (FSCS)

\* Terms and conditions apply



### Baroda Annual Fixed Deposit

Baroda Annual is ideal for you if you wish to benefit from long-term investment options with annual interest payout facility. The impressive feature is that the interest will be credited to linked account on a yearly frequency for fixed deposits with more than 1 year maturity.

You would benefit from interest income credited to your account annually, which otherwise gets accrued and paid only on maturity.

This annually credited interest income may be used to meet your one-time annual commitments like Club Membership Fees, Insurance Premiums, Tax payments etc.

Thus, Baroda Annual offers a mix of attractive returns on long-term deposits and liquidity for meeting one-off annual expenses.

### Baroda Monthly Fixed Deposit

Baroda Monthly is a fixed-term deposit product that lets you earn monthly interest on your money, helping you to meet recurring monthly expenses and offering you a regular return.

The minimum deposit amount is 10,000, but there is no

maximum ceiling with Baroda Monthly, so you can deposit considerably large amount should you desire.

The term period of the deposit is also up to you - you can fix it for anything between 1 to 5 years. Interest earned will be paid to your designated account on the last working day of the month. You will also have the option to avail an loan/overdraft facility up to a value of 90% of the deposit you have made.

### Baroda Smart Sweep Savings/Current Ac (Available in GBP only)

Baroda Smart Sweep is an intelligent new savings product that automatically sweeps your spare money into a higher interest earning fixed-term account and then sweeps it back whenever you need it. Smart Sweep has two components - 1. savings / current account component and 2. fixed-term deposit component.

When the money you have in your day-to-day account (savings/current account) exceeds the threshold limit of £200 (Savings Account) and £5000 (Current Account) then that extra amount, in multiples of £100 (Savings Account) and £1000 (Current Account) respectively will be transferred to a fixed deposit account for 6 months. If and when you need it back again, your money will be automatically transferred back to your savings/current account in multiple of £100 (Savings Account) and £1000 (Current Account) respectively.

Thus Baroda Smart Sweep savings account gives you liquidity when you need it and higher returns on your money when you don't.

