

Annexure 2 : Schedule of Charges for Non-Individual Customers of Bank of Baroda, UAE Branches (w.e.f. 03.04.2024)

| Sr. | Description of Charges | Amount in AED (if otherwise not specified) | | | | | |
|---|---|--|--|--|--|--|--|
| | | General Current Account (CA101) | Premium Current Account (CA 106) | Offshore Current Account (CA108) | Gold Current Account (CA109) | Platinum Current Account (CA111) | Flexi-Desk Current Account (CA112) |
| Deposit Segment | | | | | | | |
| | | Charges | Charges | Charges | Charges | Charges | Charges |
| 1 | Minimum Balance to be maintained* | 10,000 (MAB*)/ 3,000 (MAB*) for Other currency | 100,000(DCB)* / 30,000 (DCB)*in USD | 50,000 (MAB*)/ 15,000 (MAB*) for Other currency | 50,000 (MAB*)/ 15,000 (MAB*) for Other currency | 2,000,000 (MAB*)/ 500,000 (MAB*) for Other currency | 25,000 (MAB*)/ 10,000 (MAB*) for Other currency |
| 2 | Minimum balance charge per month | AED 200 / Other 50 | AED 500 / USD 200 | AED 500 / Other 200 | AED 500 / Other 200 | AED 1,000 / Other 400 | AED 500 / Other 200 |
| 3 | Account Maintenance Charges | NIL | NIL | 100 | NIL | NIL | NIL |
| 4 | Inward Cheque Return Charges | 300 | 200 | NA | 300 | 300 | 300 |
| 5 | Outward Return Charges | NIL | NIL | NIL | NIL | NIL | NIL |
| 6 | Special Clearing outward | 200 | 200 | 200 | 200 | 200 | 200 |
| 7 | Issuance of Banker Cheque | 50 | 30 | 50 | 30 | NIL | 50 |
| 8 | Revalidation/Cancelation of Banker Cheque | 50 | 30 | 50 | 30 | 30 | 50 |
| 9 | Issuance of Demand Draft | 50 plus SWIFT charges | 30 plus SWIFT charges | 50 plus SWIFT charges | 30 plus SWIFT charges | NIL only SWIFT charges | 50 plus SWIFT charges |
| 10 | Cancelation of Demand Draft | 50 plus SWIFT charges | 20 plus SWIFT charges | 50 plus SWIFT charges | 20 plus SWIFT charges | NIL only SWIFT Charges | 50 plus SWIFT charges |
| 12 | Delay in submission of renewed KYC documents(EID / Trade License) | NIL | NIL | NIL | NIL | NIL | NIL |
| Cheque Book Issuance - first 6 months 10 leaves thereafter 50 leaves | | | | | | | |
| 13 | Cheque book issuance charges | AED 2 per leaf | AED 2 per leaf | N/A | AED 2 per leaf | NIL | AED 2 per leaf |
| 14 | Customised Chequebook issuance charges | Actual Charges | Actual Charges | N/A | Actual Charges | Actual Charges | Actual Charges |
| 15 | Cheque stop payment charges(police report required) | 200 | 100 | N/A | 100 | NIL | 200 |
| 16 | DDS Setup Charges | 50 per Instruction | 20 per Instruction | 50 per Instruction | 20 per Instruction | NIL | 50 per Instruction |
| 17 | Amendment in DDS Setup Instructions | 25 | NIL | 25 | NIL | NIL | 25 |
| 18 | Charges for failure of DDS(Per instance) | 25 | 10 | 25 | 10 | NIL | 25 |
| 19 | Balance confirmation/interest certificate/ Signature verification | 100 | 50 | 100 | 50 | NIL | 100 |
| 20 | Release Letter | 100 | 50 | 100 | 50 | NIL | 100 |
| 21 | No liability Certificate | 100 | 50 | 100 | 50 | NIL | 100 |
| 22 | Liability letter issued to Govt Dept/Embassies/ Financial Institutions | 100 | 50 | 100 | 50 | NIL | 100 |
| Statement Charges over the counter** | | | | | | | |
| 23 | upto last 3 months | 25 | NIL | 25 | NIL | NIL | 25 |
| 24 | Beyond 3 months to upto 6 months | 25 | 10 | 25 | 10 | NIL | 25 |
| 25 | Beyond 6 months to upto 1 year | 75 | 25 | 50 | 25 | NIL | 75 |
| 26 | Beyond 1 year | 100 | 50 | 100 | 50 | NIL | 100 |
| Investigation of old entries (Per inquiry) | | | | | | | |
| 27 | Up to 3 months | 100 | 20 | 100 | 20 | NIL | 100 |
| 28 | More than 3 months to less than 1 year | 100 | 20 | 100 | 30 | NIL | 100 |
| 29 | More than 1 year to less than 3 years | 200 | 100 | 200 | 100 | 50 | 200 |
| 30 | More than 3 years to less than 5 years | 500 | 200 | 300 | 200 | 100 | 500 |
| 31 | More than 5 years to less than 10 years | 1000 | 500 | 500 | 500 | 200 | 1000 |
| 32 | Account Closure Charges (After 6 months NIL) | 500 | 1000 | 500 | 500 | 1500 | 1000 |
| 33 | Revival of Dormant Account | NIL | NIL | NIL | NIL | NIL | NIL |
| Debit Card Charges | | | | | | | |
| 34 | First time issuance | NIL | NIL | NIL | NIL | NIL | NIL |
| 35 | Replacing Secret Pin Code (Physical Generation) | 25 | NIL | N/A | NIL | NIL | 25 |
| 36 | Replacement of lost/ stolen Debit Card | 50 | NIL | N/A | NIL | NIL | 25 |
| 37 | Cash withdrawal Fees other bank's ATM in UAE Network (Own ATM free) | 2 | 2 | N/A | 2 | 2 | 2 |
| 38 | Cash withdrawal Fees other bank's ATM fee-GCC Network | 6 | 6 | N/A | 6 | 6 | 6 |
| 39 | Cash withdrawal/inquiry Fees other bank'sATM fee-International (VISA) | 20 | 20 | N/A | 20 | 20 | 20 |
| 40 | Balance inquiry in other bank's ATM in UAE Network (Own ATM free) | 1 | 1 | N/A | 1 | 1 | 1 |
| 41 | Balance inquiry in other bank's ATM fee-GCC Network | 3 | 3 | N/A | 3 | 3 | 3 |
| 42 | International Transaction processing fee(Card Not Present) | 2%** | 2%** | N/A | 2%** | 2%** | 2%** |
| 43 | Copy of Sales Slip | 25 | NIL | N/A | NIL | NIL | 25 |
| 44 | Charges for cancelation of debit card without a/c closure | 25 | NIL | N/A | NIL | NIL | 25 |
| Remittance Services | | | | | | | |
| 45 | Outward fund transfer through FTS through Branch | 50 | 40 | 50 | 40 | 30 | 50 |
| 46 | Outward fund transfer through FTS through e-banking/Mobile Banking | 2 | 2 | 2 | 2 | NIL | 2 |
| 47 | Inward fund credit through FTS through Branch | NIL | NIL | NIL | NIL | NIL | NIL |
| 48 | Inward fund transfer through FTS through e-banking/Mobile Banking | NIL | NIL | NIL | NIL | NIL | NIL |
| 49 | Outward fund transfer outside UAE (Any Currency) through Branch | 100 | 25 | 100 | 30 | 20 | 100 |
| 50 | Inward fund credit from outside UAE (Any Currency) through Branch | 40 | NIL | 40 | NIL | NIL | 40 |
| 51 | Outward fund transfer outside UAE (Any Currency) through e banking/Mobile Banking | 20 | 10 | 20 | 10 | 5 | 20 |
| 52 | Cancellation of remittance instruction/recalling of funds remitted | 50 | 30 | 50 | 30 | 20 | 50 |
| 53 | Status Investigation Charges | 20 | 10 | 20 | 10 | NIL | 20 |
| 54 | Exchange House remittance (Underlying per transaction) | 1 | 1 | N/A | 1 | 1 | N/A |
| 55 | Processing of WPS File | Flat AED 30 upto 10 entries thereafter AED 1 per entry | Flat AED 30 upto 10 entries thereafter AED 1 per entry | Flat AED 30 upto 10 entries thereafter AED 1 per entry | Flat AED 30 upto 10 entries thereafter AED 1 per entry | Flat AED 30 upto 10 entries thereafter AED 1 per entry | Flat AED 30 upto 10 entries thereafter AED 1 per entry |
| Cash deposit at branch counter (Per Deposit) | | | | | | | |
| 56 | AED 40,000 AED 200,000 (Upto AED 40,000 NIL) | 25 | 25 | N/A | 25 | 25 | 25 |
| 57 | More than 200,000 to 1 million | 100 | 100 | N/A | 100 | 100 | 100 |
| 58 | Above AED 1 million upto AED 2 million | 200 | 200 | N/A | 200 | 100 | 200 |
| 59 | Above AED 2 million | 300 | 300 | N/A | 300 | 150 | 300 |
| Cash withdrawal at branch counter (Per Withdrawal) | | | | | | | |
| 60 | More than 40,000 to 200,000 (Upto AED 40,000 NIL) | 25 | 25 | N/A | 25 | 25 | 25 |
| 61 | Above 200,000 to 1 million | 100 | 100 | N/A | 100 | 100 | 100 |
| 62 | Above AED 1 million upto AED 2 million | 200 | 200 | N/A | 200 | 100 | 200 |
| 63 | Above AED 2 million | 500 | 500 | N/A | 500 | 150 | 500 |
| Intersol Charges (At branch counter) | | | | | | | |
| 64 | Cash Deposit | NIL | NIL | N/A | NIL | NIL | NIL |
| 65 | Cash Withdrawal | NIL | NIL | N/A | NIL | NIL | NIL |
| 66 | Cheque Deposit(Outward Clearing at branch counter) | NIL | NIL | NIL | NIL | NIL | NIL |
| * MAB-Monthly Average Balance / DCB- Daily Closing Balance | | | | | | | |
| **This fee is charged in addition to the standard processing fee (approx 1.15%) charged by Visa International and mark-up fee charged by the acquirer, if any. This Visa processing fee includes and is not limited to any transactions in AED, done on overseas-based websites and mobile applications | | | | | | | |
| Additional VAT @ 5.00% applicable on all charges | | | | | | | |
| For other currencies equivalent amount to be charged. | | | | | | | |
| Bank of Baroda, UAE is licensed and regulated by the Central Bank of the UAE (CBUAE) | | | | | | | |