

**Annexure 1 : Schedule of Charges for Individual Retail Customers of Bank of Baroda, UAE Branches (w.e.f. 03.04.2024)**

Amount in AED (if otherwise not specified)

Sr.	Description of Charges	Savings Account General (SB101)	Savings Account - Non resident (SB102)	Saving Bank Zero Balance (SB103 / SB201 / SB203 / SB303 / SB106)	Baroda Happiness Twin Savings (SB110)	Baroda Happiness Twin Current Account (CA110)	Special Current Account (CA102)	Premium Salary Account (CA 107)
<b>Deposit Segment</b>								
		<b>Charges</b>	<b>Charges</b>	<b>Charges</b>	<b>Charges</b>	<b>Charges</b>	<b>Charges</b>	<b>Charges</b>
1	Minimum Balance to be maintained*	1,000	5,000	NIL	NIL	NIL	2500	NIL
2	Minimum balance charge per month	100	200	NIL	NIL	NIL	100	NIL
3	Account Maintenance Charges	NIL	NIL	NIL	NIL	NIL	NIL	NIL
4	Inward Cheque Return Charges	NA	NA	NA	NA	100	100	100
5	Outward Return Charges	NIL	NIL	NIL	NIL	NIL	NIL	NIL
<b>Special clearing charges as per Central Bank guidelines</b>								
6	Special Clearing outward	200	200	200	200	200	150	150
7	Issuance of Banker Cheque	30	30	30	30	30	30	30
8	Issuance of Demand Draft	50	50	50	50	50	50	40
9	Cancelation of Banker Cheque/Demand Draft	20	20	20	20	20	NIL	NIL
10	Delay in submission of renewed KYC documents(EID / Trade License)	NIL	NIL	NIL	NIL	NIL	NIL	NIL
11	Cheque book issuance charges	NA	NA	NA	NA	AED 2 per leaf	AED 2 per leaf	AED 2 per leaf
12	Cheque stop payment charges	NA	NA	NA	NA	100	50	50
13	DDS setup charges	50 per Instruction	50 per Instruction	50 per Instruction	50 per Instruction	50 per Instruction	50 per Instruction	20 per Instruction
14	Charges for failure of DDS	25	25	25	25	25	25	10
15	Balance confirmation/interest certificate/ Signature verification	50	50	50	50	50	50	20
16	Release Letter	50	50	50	50	50	50	20
17	No liability Certificate	50	60	60	60	60	60	20
18	Liability letter issued to Govt Dept/Embassies/ Financial Institutions	50	60	60	60	60	60	40
19	Statement Charges over the counter**	25	25	25	25	25	25	10
20	<b>Investigation of old entries</b>							
	up to 3 months	50	50	50	50	50	50	20
	More than 3 months to less than 1 year	100	100	100	100	100	100	50
	More than 1 year to less than 3 years	200	200	200	200	200	200	100
	More than 3 years to less than 5 years	250	250	250	250	250	250	125
	More than 5 years to less than 10 years	500	500	500	500	500	500	250
21	Cash withdrawal Charges(more than AED 40,000)	5	NIL	10	10	10	NIL	NIL
22	Cash Deposit Charges ( more than AED 40,000)	100	100	100	100	100	100	100
23	Intersol Charges( for cash deosit and withdrawal above AED 40,000 per transactions)	NIL	NIL	NIL	NIL	NIL	NIL	NIL
24	Account Closure Charges( After 6 months Nil)	100	100	100	100	100	100	100
25	Revival of Dormant Account	NIL	NIL	NIL	NIL	NIL	NIL	NIL
<b>Debit Card Charges</b>								
26	First time issuance	NIL	NA	NIL	NIL	NIL	NIL	NIL
27	Replacing Secret Pin Code	25	NA	25	25	25	25	25
28	Replacement of lost/ stolen Debit Card	25	NA	25	25	25	25	25
29	Fees for using other bank's ATM-UAE (Own ATM free)	2	NA	2	2	2	2	2
	Other bank ATM fee- GCC (outside UAE)	6	6	6	6	6	6	6
	Other bank ATM fee- International	21	21	21	21	21	21	21
	Balance inquiry using other bank's ATM-UAE (Own ATM free)	1	1	1	1	1	1	1
	Balance inquiry using ATM - GCC (outside UAE)	3	3	3	3	3	3	3
	International Transaction processing fee (CNP)	2%**	2%**	2%**	2%**	2%**	2%**	2%**
30	Copy of Sales Slip	25	NA	25	25	25	25	25
<b>Remittance Services</b>								
31	Outward fund transfer within UAE through FTS through Branch	50	50	50	50	50	40	30
32	Outward fund transfer within UAE through FTS through e-banking/Mobile Banking	NIL	2	2	2	2	2	2
33	Inward fund credit within UAE through FTS	NIL	NIL	NIL	NIL	NIL	NIL	NIL
34	Outward fund transfer outside UAE (Any Currency)	100	50	100	100	100	70	60
35	Inward fund credit from outside UAE( Any Currency)	40	20	40	40	40	30	20
36	Cancellation of remittance instruction/recalling of funds remitted	50	30	50	50	50	50	50
37	Status Investigation Charges	20	20	20	20	20	20	20
38	Inward remittance (repatriation of funds) for deposit	NIL	NIL	NIL	NIL	NIL	NIL	NIL
39	Cheque Deposit (Outward Clearing at branch counter)	NIL	NIL	NIL	NIL	NIL	NIL	NIL
40	<b>Rapid Funds to India</b>	<b>Through e-banking/mobile banking/ATM</b>	<b>Through Branch</b>					
	Transfer to BOB in India	NIL	2					
	Transfer to other Bank in India	NIL	5					
	Non- customer transfer	NA	10					
41	<b>Locker</b>	<b>Rent</b>	<b>Security Deposit</b>					
	Small	1,000	15,000					
	Medium	1,500	25,000					
	Large	2,500	50,000					
	For other currency equivalent amount to be charged.							
	**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							
	Revised security deposit for locker will be applicable for lockers allotted after issuance of this notice.							
	<b>Bank of Baroda, UAE is licensed and regulated by the Central Bank of the UAE (CBUAE)</b>							