



**LATEST: Dear Customer If you-**

## Deposit Products & Services

### Savings Deposit Account

- Account for Individuals, Minors, Illiterates and NRIs in specific cases
- Opened basically for Savings purpose
- A/c can be opened in AED, USD, GBP and EUR
- Minimum Balance AED 1000 or equivalent amount of USD/E/GBP
- Interest \*0.40% p.a. (subject to change)
- No Cheque Book Facility
- Free ATM card(s) provided
- No restriction on number of Withdrawals
- All A/cs are opened based on KYC guidelines as prescribed by the Central Bank of UAE

### Requirement for Opening of SB Account

- Duly filled application form with signature card
- Original Passport with photocopies of all relevant pages including pages of indian address, parents names and visa
- Photocopy of valid labor card
- Two recent passport size photographs
- Original documents to be presented for verification

### Other Details

- Minimum Balance required for opening and operating the account is as follows failing which AED 50/- will be deducted every month for non compliance. If balance reaches to a stage when minimum balance charges are not recoverable from the account, Bank has the right to close such account
- If there are no operations in the account continuously for two years, such account may be treated as dormant. Such account may be revived at the discretion of the bank on submission of required documents and payment of service charge of AED 50/-

Minimum daily balance	AED 1000/-	Non maintenance charges-AED 50/- per month
A/c. Maintenance charges	AED 25/-	Every 6 months i.e. March and September every year
Cheque Return Charges	AED 200/-	Every outward - return cheque charges
Half yearly charges for Dormant A/c	AED 25/-	Every 6 months
Account closing charges		AED 100/- if closed before completion of 1 year and AED 50/- if closed after completion of 1 year
Charges for re-issue of ATM	AED 50/-	
Other Service Charges		As per NOTICE displayed in Bank premises from time-to-time

- Download the [application form](#)

For more details please [contact](#) nearest Bank of Baroda branch in UAE.

You are visitor No  
4710056