

# ANNEX 1

## SCHEDULE OF CHARGES APPLICABLE FOR INDIVIDUAL CUSTOMERS FOR BANK OF BARODA UAE BRANCHES (W.E.F. 21.03.2021)

SN	DESCRIPTION	Amount in AED
1	Account Closure charges	100 (after 12 months, NIL)
2	Account balance letter issuance charges	50
3	No liability Certificate charges	60
4	release letter	50
5	Liability letter issued to Govt Dept/Embassies/ Financial Institutions	60
<b>ATM / DEBIT CARD CHARGES</b>		
6	First time issuance (Primary/ Supplementary)	NIL
7	Replacing Secret Pin Code	25
8	Replacement of lost / stolen Debit Card	25
9	Fee for own ATM use	NIL
10	Fees for using other bank's ATM	2
11	Copy of Sales Slip	25
12	Charges for cancellation of Debit cards without Account closure	NIL
<b>PERSONAL LOAN</b>		
13	Delayed payment penal interest charges	2% of delayed amount or 200 whichever is lower
14	Early settlement from other bank loans (i.e. Pre-payment charges)/ Partial payment	1 % and Maximum 10,000
15	Final settlement from other sources/ EOSB	NIL
16	Loan cancellation fees	NIL
17	Other (loan copy, issuing redemption statements, audit confirmation etc)	NIL
<b>CAR LOAN</b>		
18	Early settlement (i.e. Foreclosure charges)	1 % of outstanding
19	NOC to Traffic Department	NIL
20	Advance payment (i.e. pre-payment charges on advance payment / installment)	1 % of advance payment
21	Late payment penal charges	2% over agreed rate with minimum 50 and maximum 200
22	Issuance of liability letter to other banks (i.e. No Liability Certificate]	60
23	Cancelation fee	NIL

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SN	DESCRIPTION	Amount in AED
<b>REMITTANCE</b>		
24	Swift copy charges	NIL
25	Demand draft/pay order issuance/ cancellation	Issuance: 30 Cancellation: 50
<b>CUSTOMER TERM DEPOSIT</b>		
26	Account Closure charges (Premature Closure)	0.25 % (net interest rate after applying the penal interest is negative, net interest is marked as Zero)
<b>HOME LOAN</b>		
27	Late Payment Fees	2% of Overdue amount and maximum 700
28	Early Settlement Fees	<ul style="list-style-type: none"> <li>If amount is pre-paid within 2 years, then 1% of the outstanding amount or 10,000 whichever is less</li> <li>If pre-paid, between 2 -5 years, then 0.5% of outstanding amount or 10,000 whichever is less</li> <li>If amount prepaid after 5 years, NIL</li> </ul>
29	Issuance of liability letter	60
30	Other certificate	NIL
31	Non- standard statement production/ copy of original documents	NIL
32	Property swaps administration fee	NIL
33	Issuance of NOC	150
34	Partial settlement charges	<ul style="list-style-type: none"> <li>If amount is pre-paid within 2 years, then 1% of the early settled amount or 10,000 whichever is less</li> <li>If pre-paid, between 2 -5 years, then 0.5% of early settled amount or 10,000 whichever is less</li> <li>If amount prepaid after 5 years, NIL</li> </ul>
35	Clearance letter	60
36	Request of any other letters	NIL

**Note: 5% VAT additional to be charged**