

Annex 1: Schedule of Charges proposed 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 6 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
ATM/ Debit Card Charges		
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
Personal Loan		
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 cancelation fees	NIL
17	Other(loop copy, issuing redemption statements, audit confirmation etc)	NIL
Car Loan		
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
Remittance		
24	Swift copy charges	NIL
25	Demand draft/pay order issuance/cancellation	Issuance: 30 Cancellation: 50
Customer Term Deposit		
26	Account Closure charges (Premature Closure)	0.25 % (net interest rate after applying the penal interest is



SN	Description	Amount in AED
		negative, net interest is marked as Zero)
Home Loan		
27	Late Payment Fees	2% of Overdue amount and maximum 700
28	Early Settlement Fees	<ul style="list-style-type: none"> ▪ If amount is pre-paid within 2 years, then 1% of the outstanding amount or 10000 whichever is less ▪ If pre-paid, between 2 -5 years, then 0.5% of outstanding amount or 10000 whichever is less ▪ If amount prepaid after 5 years, NIL
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"> ▪ If amount is pre-paid within 2 years, then 1% of the early settled amount or 10000 whichever is less ▪ If pre-paid, between 2 -5 years, then 0.5% of early settled amount or 10000 whichever is less ▪ If amount prepaid after 5 years, NIL
35	Clearance letter	60
36	Request of any other letters	NIL

Note: 5% VAT additional to be charged

