

بيان الحقائق الرئيسية لمنتجات الإيداع

Baroda Savings Account

برودا حساب التوفير

IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Arabic. You may also use this document to compare accounts offered by other banks. You have the right to receive KFS from other banks for comparison.

هام: اقرأ هذا المستند بعناية إذا كنت تفكر في فتح حساب جديد. وهي متوفرة باللغتين الإنجليزية والعربية. يمكنك أيضًا استخدام هذا المستند لمقارنة الحسابات التي تقدمها البنوك الأخرى. لديك الحق في الحصول على تلقي بيان حقائق الأساسية من البنوك الأخرى للمقارنة.

Disclosure: This information is accurate as of the date of presentation. Services charges / product features may change; The Bank will inform you the changes sixty days prior to implementation via email and/or SMS and/or letter at known address at Bank.

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For updated Service charges and interest paid in the deposit held in account, you may contact our call centre or visit our website i.e. www.bankofbaroda-uae.ae or any nearest branches (List of Bank of Baroda Branches are also available on Banks website).

هذه المعلومات دقيقة اعتبارًا من تاريخ تقديمها، وقد تتغير رسوم الخدمات/ميزات المنتج؛ وسيبلغك البنك بالتغييرات قبل ستين يومًا من التنفيذ عبر البريد الإلكتروني و/ أو الرسائل القصيرة و/ أو الخطاب على عنوان معروف في البنك. وللحصول على رسوم الخدمة المُحدثة والفائدة المدفوعة في الوديعة المحفوظة في الحساب، يمكنك الاتصال بمركز الاتصال الخاص بنا على المركز أو زيارة موقعنا على الإنترنت على سبيل المثال: www.bankofbaroda-uae.ae أو أي فرع من أقرب الفروع (قائمة فروع بنك برودا متاحة أيضًا على موقع البنوك.).

- Account Types & Salient Features: Account for any resident Individuals who are either GCC Nationals or Indian national including Person of Indian Origin.
- Account in the name of minor can be opened till he/she become major (i.e. 21 years of age) provided the account will be operated by natural guardian only i.e. father or mother of minor.
- For Savings purpose.
- Joint Account is permitted with operating instructions jointly /anyone.
- A/c can be opened in AED, USD, GBP and EUR currency (Bank reserve its right to restrict the currency offered during the customer relationship).

Interest payable at 0.40% p.a. (subject to change), interest is calculated on monthly basis payable twice in a year.

- أنواع الحسابات والميزات البارزة: حساب لأي فرد مقيم سواء كان من مواطني دول مجلس التعاون الخليجي أو من مواطني الهند بما في ذلك الأشخاص من أصل هندى.
- يمكن فتح حساب باسم القاصر حتى يصبح رائدًا (أي 21 عامًا) بشرط أن يتم تشغيل الحساب من قبل الوصي الطبيعي فقط، أي الأب أو الأم للقاصر.
 - بغرض الادخار .
- يسمح بالحساب المشترك مع تعليمات التشغيل بشكل مشترك/ أي واحد.
- يمكن فتح الحساب بعملة الدرهم الإماراتي والدولار الأمريكي والجنيه الإسترليني واليورو (يحتفظ البنك بحقه في تقييد العملة المعروضة أثناء علاقة العميل).

فائدة مستحقة الدفع بنسبة 0.40٪ سنوياً (قابلة للتغيير) ، يتم احتساب الفائدة على أساس شهري تدفع مرتين في السنة.

Particulars	Deposit Accepted in AED & USD.	الإيداع مقبول بالدرهم الإماراتي والدولار الأمريكي.	التفاصيل
Minimum balance to	Nil	لا شيء	الحد الأدنى للأرصدة في حسابات
maintain		•	ً الهامش
Minimum Balance Charges	Nil	لا شيء	رسوم الحد الأدنى للرصيد
Account Maintenance Charges	Nil	لا شيء	رسوم الحفاظ علي الحساب
Issuance of Banker Cheque	AED 30*, cancellation charges AED 50*.	30 درهمًا * ، رسوم الإلغاء 50 درهمًا *.	إصدار شيك مصرفي
Issuance of Demand	AED 30* + SWIFT charges,	30 درهمًا * + رسوم سویفت، رسوم	إصدار كمبيالة تحت الطلب
Draft	cancelation charges AED 50* + SWIFT Charges.	الإلغاء 50 درهمًا * + رسوم سويفت.	
Issuance of Cheque	Not Available, as per Central	غير متوفر ، وفقًا لإرشادات البنك	إصدار دفتر شيكات
Book	Bank guidelines cheque book is not allowed in Savings	المركزي ، لا يُسمح بدفتر الشيكات في	
	Account, if you require	حساب التوفير، إذا كنت تحتاج إلى	
	chequebook than opt suitably for personal Current Account	دفتر شيكات بدلاً من الاختيار المناسب	
	offered by Bank**	للحساب الجاري الشخصي الذي يقدمه	
		البنك **	
Digital Channel available for	Debit Card, Mobile Banking	بطاقة إيداع، الخدمات المصرفية عبر	القناة الرقمية المتوفرة للمعاملات
transaction	(M-Connect), Internet Banking (Baroda Connect). Bank's	الهاتف المحمول (M–Connect)،	
	ATM also gives freedom to	والخدمات المصرفية عبر الإنترنت	
	withdraw/deposit cash, registration for M Connect,	(Baroda Connect). کما تمنح	
	Cash on mobile facility.	أجهزة الصراف الآلي التابعة للبنك حرية	
		سحب / إيداع النقود ، والتسجيل في M	
		Connect، والنقد على تسهيلات	
		الهاتف المحمول.	
Issuance of Debit Card / Secret PIN	First time issuance is free, replacement due to customer	الإصدار لأول مرة مجاني، والاستبدال	إصدار بطاقة إيداع/ رقم التعريف
	request is chargeable AED	بناءً على طلب العميل مقابل 25 درهمًا	الشخصي السري
A TDA # 1	25*.	إماراتيًا *.	- 6
ATM usage charges	Card usage at Bank of Baroda ATM is free; the charges are	استخدام البطاقة في أجهزة الصراف	رسوم استخدام أجهزة الصراف الآلي
	AED 2* for usage of card at	الآلي لبنك برودا مجاني. تبلغ الرسوم	
	ATM other than Bank of Baroda in UAE, if the debit	2* درهمًا إماراتيًا لاستخدام البطاقة في	
	card is used outside UAE than	أجهزة الصراف الآلي بخلاف بنك برودا	
	international VISA charges applicable.	, , ,	
	-T F	استخدام بطاقة الخصم خارج الإمارات	
		العربية المتحدة بخلاف رسوم التأشيرة	
		الدولية المطبقة.	

In case of delay in submission of renewed KYC documents (Passport / VISA / EID)	The customer has to ensure to submit their KYC documents to their base branch for uninterrupted services; the Bank send reminder once prior and once after expiry of documents. In case the customer fails to submit the renewed KYC documents to the Bank, the digital services like debit card, Mobile Banking, Internet Banking will be disabled and only physical transaction through base branch will be allowed.	على العميل التأكد من تقديم مستندات " تعرف علي عميلك" الخاصة به إلى الفرع الرئيسي للحصول على خدمات مستمرة؛ يرسل البنك تذكيرًا مرة واحدة مسبقًا ومرة بعد انتهاء صلاحية المستندات. في حالة فشل العميل في تقديم مستندات " تعرف علي عميلك " التي تم تجديدها إلى البنك، سيتم تعطيل الخدمات الرقمية مثل بطاقة الخصم والخدمات المصرفية عبر الهاتف المحمول والخدمات المصرفية عبر الإنترنت ولن يُسمح إلا بالمعاملات	في حالة التأخير في تقديم مستندات التعرف علي عميلك" المجددة (جواز السفر / التأشيرة / بنك الإمارات الإسلامي)
Balance confirmation / interest certificate/ Signature verification	AED 50* per certificate.	50 * درهم لكل شهادة.	تأكيد الرصيد / شهادة الفائدة / التحقق من التوقيع
Account Closure Charges	If closed within six months of opening AED 100*applicable, After 6 months No charges are levied.	في حالة الإغلاق في غضون ستة أشهر من الافتتاح ، يتم دفع 100 درهم إماراتي *، وبعد 6 أشهر لا يتم فرض أي رسوم.	رسوم إغلاق الحساب
Remittance Charges	Outward/inward Fund transfer from outside UAE - Nil charges. SWIFT charges applicable. Fund transfer through FTS within UAE - Nil charges.	تحويل الأموال الصادر / الوارد من خارج دولة الإمارات العربية المتحدة – لا توجد رسوم. تطبق رسوم سويفت. تحويل الأموال من خلال خدمة التتبع المالي داخل الإمارات العربية المتحدة – لا توجد رسوم.	رسوم الحوالة
KYC/AML guidelines	To open the account you need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify customer identity. Such information may be required on a periodic basis. The Bank may decline to offer the account services if during the on-boarding exercise or while monitoring and regular assessment, the KYC/AML risk is assessed & not acceptable as per bank's	لفتح الحساب، يتعين عليك استيفاء بعض متطلبات التعريف وفقًا للتعليمات التنظيمية والسياسات الداخلية للبنوك. قد يشمل ذلك توفير المستندات والمعلومات للتحقق من هوية العميل. قد تكون هذه المعلومات مطلوبة على أساس دوري. قد يرفض البنك تقديم خدمات الحساب إذا تم تقييم مخاطر "تعرف علي/ وأناء المراقبة والتقييم المنتظم مكافحة غسيل الأموال" أثناء التمرين الداخلي أو أثناء المراقبة والتقييم المنتظم وغير مقبول وفقًا لإرشادات تقييم المخاطر الداخلية للبنك.	إرشادات "تعرف علي عميلك"/ "مكافحة غسل الاموال"

	internal Risk assessment guidelines.		
What happens if you	If you don't do any transaction	إذا لم تقم بأى معاملة في حسابك لمدة	ماذا يحدث إذا لم تستخدم هذا
don't not use this	in your account for 24 months	# " " "	· ·
account for a long	than it will be treated as	24 شهرًا ، فسيتم التعامل معه على أنه	الحساب لفترة طويلة؟
period?	inoperative account and after	حساب غير فعال وبعد 36 شهرًا، سيتم	
	36 months, it will be treated as dormant Account. If your	التعامل معها على أنها حساب راكد. إذا	
	account becomes dormant, you	أصبح حسابك راكدًا، لن تكون قادرًا على	
	will not be able to perform any debit/withdrawal transaction.	إجراء أي معاملة خصم / سحب.	
	To reactivate your account, you	لإعادة تنشيط حسابك، يجب عليك	
	must contact bank to put your request for activation of your	الاتصال بالبنك لتقديم طلبك لتفعيل	
	account.	حسابك.	
	If there is no transaction in your	إذا لم تكن هناك معاملة في حسابك لمدة	
	account for 60 months, the account will be closed and	60 شهرًا، فسيتم إغلاق الحساب وسيتم	
	funds will be transferred to	تحويل الأموال إلى حساب وديعة غير	
	Unclaimed Deposit Account with Central Bank.	مُطالب بها لدى البنك المركزي.	
	Upon your request the amount	بناءً على طلبك، يمكن استرجاع المبلغ	
	transferred to Central Bank can be recalled.	المحول إلى البنك المركزي.	
How can customer	You can contact any branch or	يمكنك الاتصال بأي فرع أو الاتصال	
get assistance or make a complaint?	call our customer care for any assistance or grievance	بخدمة العملاء لدينا للحصول على أي	كيف يمكن للعميل الحصول على
make a complaint.	redressal, if still unsatisfied can	مساعدة أو معالجة تظلم، إذا كنت لا	المساعدة أو تقديم شكوى؟
	lodge through Standardized	تزال غير راض، فيمكنك التسجيل من	المعادد المال المالي
	Public Grievances Redressal	*	
	System (SPGRS) module in	خلال وحدة النظام الموحد لمعالجة	
	our website. The bank ensures	المظالم العامة (SPGRS) في موقعنا	
	proper response/resolution is provided within 30 days of	على الإنترنت. يضمن البنك تقديم الرد/	
	lodgement of complain.	الحل المناسب في غضون 30 يومًا من	
		تقديم الشكوي.	

* Wherever charges VAT extra applicable

* أينما يتم تطبيق ضريبة القيمة المضافة

	اینک پیم تصریب انتیک انتیک
I acknowledge receiving and understand this key fact statement based on various schemes explained to me,	أقر بتلقي بيان الحقائق الرئيسية هذا وفهمه استنادًا إلى مخططات مختلفة تم
and found this product appropriately suited to my need.	شرحها لي، ووجدت هذا المنتج مناسبًا لاحتياجاتي
Cooling Off Period: You have right to a Cooling-off	فترة التهدئة: يحق لك الحصول على فترة تهدئة مدتها 5 أيام عمل كاملة بعد
Period of 5 complete business days after the signing of the contract unless a longer Cooling-off Period is	توقيع العقد ما لم يكن مطلوبًا / مسموحًا بفترة التهدئة أطول للمنتج و / أو
required/allowed for that product and/or service by way	الخدمة عن طريق المتطلبات القانونية أو التنظيمية الأخرى.
of other legal or regulatory requirements. There may be potential change in pricing and costs that	قد يكون هناك تغيير محتمل في الأسـعار والتكاليف التي قد تحدث لك خلال
may occur to you during the Cooling-off Period and that	فترة التهدئة وقد يكون البنك غير قادر على تنفيذ الشراء حتى انتهاء تلك الفترة.
the Bank may be unable to execute the purchase until the expiry of that period.	لديك أيضًا الحق في التنازل عن فترة التهدئة.
You also have right to waive off the Cooling-off Period.	

Customer Name:	Ph/Mob No:	هاتف/تليفون رقم:	اسم العميل:
A 11	G . G		
Address:	Customer Signature:	توقيع العميل:	العنوان:



India's International Bank

KEY FACT STATEMENT FOR DEPOSIT PRODUCTS

بيان الحقائق الرئيسية لمنتجات الإيداع

Baroda Non - Resident Savings Account

برودا حساب التوفير لغير المقيمين

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الإفصاح: هذه المعلومات دقيقة اعتبارًا من تاريخ تقديمها. قد تتغير رسوم الخدمات / ميزات المنتج؛ سيبلغك البنك بالتغييرات قبل ستين يومًا من التنفيذ عبر البريد الإلكتروني و / أو الرسائل القصيرة و / أو الخطاب على عنوان معروف في البنك.

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لمعرفة رسوم الخدمة المحدثة والفائدة المدفوعة في الوديعة في الحساب، يمكنك الاتصال بمركز الاتصال الخاص بنا أو زيارة موقعنا على الإنترنت (www.bankofbaroda-uae.ae) أو أي فرع من أقرب الفروع (قائمة فروع بنك برودا متاحة أيضًا على موقع البنوك.).

Account Types & Salient Features:

أنواع الحسابات والسمات البارزة:

- For non-residents of UAE, who are either GCC Nationals or Indian national including Person of Indian Origin, Bank is having a special scheme which is primarily aimed for those people who are having any financial interest in UAE.
- فيما يخص غير المقيمين في دولة الإمارات العربية المتحدة، سواء كانوا من مواطني دول مجلس التعاون الخليجي أو من مواطني الهند بما في ذلك الأشخاص من أصل هندي، لدى البنك مخطط خاص يستهدف في المقام الأول الأشخاص الذين لديهم أي مصلحة مالية في الإمارات العربية المتحدة.
- For investment, maintenance of their property in UAE etc.
- يُفتح الحساب لغرض الاستثمار والحفاظ على ممتلكاتهم في الإمارات وما إلى ذلك.
- Joint Account is permitted with operating instructions of Jointly, Any one only.
- يُسمح بفتح الحساب المشترك باتباع تعليمات تشغيل الحساب المشترك، أي واحد فقط.
- A/c can be opened in AED, USD, GBP and EUR currency (Bank reserve its right to restrict the currency offered during the customer relationship).
- يمكن فتح الحساب بعملة الدرهم الإماراتي والدولار الأمريكي والجنيه الإسترليني واليورو (يحتفظ البنك بحقه في تقييد العملة المعروضة أثناء التعامل مع العميل).
- Interest payable at 0.40% p.a. (subject to change), interest is calculated on monthly basis payable twice in a year.
- الفائدة مستحقة بنسبة 0.40٪ سنوياً (قابلة للتغيير)، تُحتسب الفائدة على أساس شهري تدفع مرتين في السنة.
- No Cheque Book/ Debit Card facility will be provided. Only Bank to Bank transfers will be

روبراه والخزير والموم والمراج		يلات بطاقه الانتمان. سنوتر التحويات	 لن تُقدم دفتر شیکات / تسه
 One cash withdrawal allowed once in a year. 		من بنك إلى بنك فقط.	
		دة في السنة.	 ■ يسمح بسحب نقدي مرة واحد
	Deposit Accepted in AED &	الإيداع مقبول بالدرهم الإماراتي والدولار	التفاصيل
	JSD.	الأمريكي	
Minimum balance to Maintain	Nil	صفر	الحد الأدنى للرصيد لإدارة الحساب
Minimum Balance N Charges	Nil	صفر	رسوم الحد الأدنى للرصيد
Account N Maintenance Charges	Nil	صفر	رسوم إدارة الحساب
	AED 30*, cancellation charges AED 50*.	30 درهمًا *، رسوم الإلغاء 50 درهم إماراتي *	إصدار شيك مصرفي
	AED 30* + SWIFT charges,	30 درهمًا * + رسوم السويفت، رسوم	إصدار كمبيالة التحصيل تحت
	cancelation charges AED 50* + SWIFT Charges.	الإلغاء 50 درهم إماراتي * + رسوم	الطلب
3	SWIFT Charges.	السويفت.	
I - I	Not Available, as per Central	غير متاح، وفقًا لإرشادات البنك	إصدار دفتر شيكات
	Bank guidelines, cheque book s not allowed in Savings	المركزي، لا يُسمح بمنح دفتر الشيكات	
	Account.	في حساب التوفير .	
~	Mobile Banking (M-Connect), Debit Card is not available.	الخدمات المصرفية عبر الهاتف	القناة الرقمية متاحة للمعاملات
	nternet Banking (Baroda	المتحرك (موبايل كونكت)، بطاقة	
C	Connect) view rights only.	الخصم غير متاحة. حقوق عرض	
		الخدمات المصرفية عبر الإنترنت	
		(التواصل مع بنك برودا) فقط.	
·	The customer has to ensure to submit their KYC documents to	على العميل التأكد من تقديم مستندات	•
	their base branch for	"اعرف عميلك" الخاصة به إلى الفرع	·
•	uninterrupted services; the Bank send reminder once prior	الرئيسي للحصول على خدمات مستمرة	
· · · · · · · · · · · · · · · · · · ·	and once after expiry of	؛ يرسل البنك تذكيرًا مرة واحدة قبل	العمل)
	documents. In case the	تاريخ انتهاء المستندات ومرة بعد تاريخ	
	customer fails to submit the renewed KYC documents to	انتهاء المستندات. في حالة لم يقدم	
t	the Bank, the digital services	العميل مستندات "اعرف عميلك" التي تم	
	ike Mobile Banking, Internet Banking will be disabled and	تجديدها إلى البنك، ستُعطل الخدمات الرقمية مثل الخدمات المصرفية عبر	
	only physical transaction	الرقمية مثل الخدمات المصرفية عبر	
	through base branch will be	مبر الإنترنت ولن يُسمح إلا	
a	allowed.	بالمعاملات المادية من خلال الفرع	
		الأساسي.	

Balance	AED 50* per certificate.	50 * درهم لكل شهادة	التأكيد على الرصيد / شهادة الفائدة /
confirmation/interest certificate/ Signature verification			التحقق من التوقيع
Account Closure	If closed within six months of	في حالة الإغلاق في غضون ستة	رسوم إغلاق الحساب
Charges	opening AED 100* applicable, After 6 months No charges are	أشهر من الفتح، يُطبق مبلغًا قدره 100	
	levied.	درهم إماراتي *، وبعد 6 أشهر لا	
		تُفرض أي رسوم.	
Remittance Charges	Outward/inward Fund	التحويلات الصادرة / الواردة للأموال	رسوم التحويل
	transfer from outside UAE -	من خارج دولة الإمارات العربية المتحدة	- ,
	Nil charges. SWIFT charges applicable.	- لا توجد رسوم. تُطبق رسوم السوبفت.	
	Fund transfer through FTS	تحويل الأموال من خلال نظام تحويل	
	within UAE - Nil charges.	الأموال داخل الإمارات العربية المتحدة	
		- لا توجد رسوم. - الا توجد رسوم.	
KYC/AML guidelines	To open the account you need	لفتح الحساب، يتعين عليك تنفيذ بعض	إرشادات بيان الحقائق الرئيسية /
	to satisfy some identification	متطلبات التعريف وفقًا للتعليمات	مكافحة غسيل الأموال
	requirements as per regulatory instructions and banks'	التنظيمية والسياسات الداخلية للبنوك،	33 5.
	internal policies. These may	وقد يشمل ذلك تقديم المستندات	
	include providing documents	والمعلومات للتحقق من هوية العميل.	
	and information to verify customer identity. Such	قد تكون هذه المعلومات مطلوبة على	
	information may be required	أساس دوري. يحق للبنك رفض تقديم	
	on a periodic basis. The Bank	خدمات الحساب إذا تم تقييم مخاطر	
	may decline to offer the account services if during the	"اعرف عميلك / مكافحة غسيل الأموال"	
	on-boarding exercise or while	أثناء التدريب الداخلي أو أثناء المراقبة	
	monitoring and regular assessment, the KYC/AML risk	والتقييم المنتظم وتكون الخدمة غير	
	is assessed & not acceptable as	مقبولة وفقًا لإرشادات تقييم المخاطر	
	per bank's internal Risk	الداخلية للبنك.	
What happens if you	assessment guidelines. If you don't do any transaction		
don't not use this	in your account for 24 months	إذا لم نقم بأي معاملة في حسابك لمدة	· ·
account for a long	than it will be treated as	24 شهرًا ، فسيتم التعامل معه على أنه	الحساب لفترة طويلة؟
period?	inoperative account and after 36 months, it will be treated as	حساب غير فعال وبعد 36 شهرًا، سيتم	
	dormant Account. If your	التعامل معها على أنها حساب راكد. إذا	
	account becomes dormant,	أصبح حسابك راكدًا، لن تكون قادرًا	
	you will not be able to perform any debit/withdrawal	على إجراء أي معاملة خصم / سحب.	
	transaction. To reactivate your	لإعادة تتشيط حسابك، يجب عليك	
	account, you must contact	الاتصال بالبنك لتقديم طلبك لتفعيل	
	bank to put your request for activation of your account.	حسابك.	
	If there is no transaction in	إذا لم تكن هناك معاملة في حسابك لمدة	
	your account for 60 months,	60 شهرًا، فسيتم إغلاق الحساب وسيتم	
	the account will be closed and		

	funds will be transferred to Unclaimed Deposit Account with Central Bank. Upon your request the amount transferred to Central Bank can be recalled.	تحويل الأموال إلى حساب وديعة غير مُطالب بها لدى البنك المركزي. بناءً على طلبك، يمكن استرجاع المبلغ المحول إلى البنك المركزي.	
How can customer get assistance or make a complaint?	You can contact any branch or call our customer care for any assistance or grievance redressal, if still unsatisfied can lodge through Standardized Public Grievances Redressal System (SPGRS) module in our website. The bank ensures proper response/resolution is provided within 30 days of lodgement of complain.	يمكنك الاتصال بأي فرع أو الاتصال بخدمة العملاء لدينا للحصول على أي مساعدة أو معالجة تظلم، إذا كنت لا تزال غير راضٍ ، فيمكنك التسجيل من خلال وحدة النظام الموحد لمعالجة المظالم العامة (SPGRS) في موقعنا على الإنترنت. يضمن البنك تقديم الرد / الحل المناسب في غضون 30 يومًا من تقديم الشكوى.	كيف يمكن للعميل الحصول على المساعدة أو تقديم شكوى؟

^{*} Wherever charges VAT extra applicable

^{**} اسم البنك: بنك برودا

statement based on va	ng and understand this key fact arious schemes explained to me, appropriately suited to my need.	ر بسي بيان المستوري الربيات المستوري ا	
Cooling Off Period: You have right to a Cooling-off Period of 5 complete business days after the signing of the contract unless a longer Cooling-off Period is required/allowed for that product and/or service by way of other legal or regulatory requirements. There may be potential change in pricing and costs that		ترة التهدئة أطول للمنتج و / أو بمية الأخرى. تكاليف التي قد تحدث لك خلال	فترة التهدئة: يحق لك الحصول على فترة تهد توقيع العقد ما لم يكن مطلوبًا / مسموحًا بفا الخدمة عن طريق المتطلبات القانونية أو التنظيق قد يكون هناك تغيير محتمل في الأسعار والنافترة التهدئة وقد يكون البنك غير قادر على تنفي
may occur to you during the Cooling-off Period and that the Bank may be unable to execute the purchase until the expiry of that period. You also have right to waive off the Cooling-off Period.		ــــــــــــــــــــــــــــــــــــــ	لديك أيضًا الحق في التنازل عن فترة التهدئة.
Customer Name :	Ph/Mob No:	رقم الهاتف / الجوال:	اسم العميل :
Address:	Customer Signature:	توقيع العميل:	العنوان:

^{**} Bank to be read as Bank of Baroda

^{*} حينما تُطبق ضريبة القيمة المضافة الإضافية



Baroda Zero Balance WPS Account

بيان الحقائق الرئيسية لمنتجات الإيداع

حساب نظام حماية الأجور لرصيد بارودا الصفري

IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Arabic. You may also use this document to compare accounts offered by other banks. You have the right to receive KFS from other banks for comparison.

Disclosure: This information is accurate as of the date of presentation. Services charges/ product features may change; The Bank will inform you the changes sixty days prior to implementation via email and/or SMS and/or letter at known address at Bank.

For updated Service charges and interest paid in the deposit held in account, you may contact our call centre or visit our website i.e. www.bankofbaroda-uae.ae or any nearest branches (List of Bank of Baroda Branches are also available on Banks website).

Account Types & Salient Features:

- Wages Protection System (WPS) is an electronic salary transfer system that allows institutions to pay workers' wages via banks and approved financial institutions that authorize to provide the services. The system, developed by the Central Bank of the UAE, allows the Ministry of Labour to create a database that records wage payments in the private sector to guarantee the timely and full payment of agreed wages. The WPS covers all institutions registered with the Ministry across all sectors and industries and will benefit different categories of labour.
- Under the system, salary details of employees of all institutions are sent to WPS department online and after validation it is disbursed to the employees
- Account for any resident Individuals who are permitted to work in UAE.
- Joint Account is not permitted
- A/c can be opened in AED currency only.
- Interest payable at 0.40% p.a. (subject to change), interest is calculated on monthly basis payable twice in a year.

مهم: اقرأ هذا المستند بعناية إذا كنت تفكر في فتح حساب جديد، وهي متوفرة باللغتين الإنجليزية والعربية، ويمكنك أيضًا استخدام هذا المستند للمقارنة بين الحسابات المقدمة من البنوك الأخرى، ولديك الحق في الحصول على بيان الحقائق الرئيسية من البنوك الأخرى للمقارنة.

الإفصاح عن: هذه المعلومات دقيقة اعتبارًا من تاريخ التقديم، وقد تتغير رسوم الخدمات / ميزات المنتج؛ سيبلغك البنك بالتغييرات قبل ستين يومًا من التنفيذ عبر البريد الإلكتروني و/ أو الرسائل القصيرة و/ أو الخطاب على عنوان معروف في البنك.

للحصول على رسوم الخدمة المحدثة والفائدة المدفوعة في الوديعة المحفوظة في الحساب، يمكنك الاتصال بمركز الاتصال الخاص بنا أو زيارة موقعنا على الإنترنت على سبيل المثال www.bankofbaroda-uae.ae أو أي فرع من أقرب الفروع (قائمة فروع بنك بارودا متاحة أيضًا على موقع البنوك).

أنواع الحسابات والميزات البارزة:

- نظام حماية الأجور هو نظام إلكتروني لتحويل الرواتب يسمح للمؤسسات بدفع أجور العمال عبر البنوك والمؤسسات المالية المعتمدة التي تصرح بتقديم الخدمات، ويسمح النظام، الذي طوره البنك المركزي لدولة الإمارات العربية المتحدة، لوزارة العمل بإنشاء قاعدة بيانات تسجل مدفوعات الأجور في القطاع الخاص لضمان الدفع الكامل في الوقت المناسب للأجور المتفق عليها، ويغطي نظام حماية الأجور جميع المؤسسات المسجلة لدى الوزارة في جميع القطاعات والصناعات وسوف يستفيد منها فئات مختلفة من العمالة.
- بموجب النظام تُرسل تفاصيل رواتب موظفي جميع المؤسسات إلى
 قسم نظام حماية الأجور عبر الإنترنت وبعد التحقق من صحتها
 تُصرف للموظفين.
- حساب لأي فرد مقيم مسموح له بالعمل في الإمارات العربية المتحدة.
 - الحساب المشترك غير مسموح به.
 - يمكن فتح الحساب/ الحسابات بعملة الدرهم الإماراتي فقط.
- فائدة مستحقة الدفع بنسبة 0.40٪ سنويا (قابلة للتغيير)، وتُحتسب الفائدة على أساس شهري تدفع مرتين في السنة.

Particulars	Deposit Accepted in AED only	يُقبل الإيداع بالدرهم الإماراتي فقط	التفاصيل
Minimum balance to maintain	Nil	صِفر	الحد الأدنى من الرصيد للمحافظة
			عليه
Minimum Balance Charges	Nil	صِفر	رسوم الحد الأدنى للرصيد
Account Maintenance Charges	Nil	صِفر	رسوم إدارة الحساب
Issuance of Banker Cheque	AED 30*, cancellation charges AED 50*	30 درهمًا * ، رسوم الإلغاء 50 درهمًا *	إصدار شيك مصرفي
Issuance of Demand Draft	AED 30* + SWIFT charges, cancelation charges AED 50* + SWIFT Charges.	30 درهمًا * + رسوم السويفت، رسوم الإلغاء 50 درهمًا * + رسوم السويفت.	إصدار كمبيالة تحت الطلب
Issuance of Cheque Book	Not Available, as per Central Bank guidelines cheque book is not allowed in Savings Account, if you require chequebook than opt suitably for personal Current Account offered by Bank**	غير متوفر وفقًا لإرشادات البنك المركزي، ولا يُسمح بدفتر الشيكات في حساب التوفير، إذا كنت تحتاج إلى دفتر شيكات بدلًا من الاختيار المناسب للحساب الجاري الشخصي الذي يقدمه البنك **	إصدار دفتر شيكات
Digital Channel available for transaction	Debit Card, Mobile Banking (M-Connect), Internet Banking (Baroda Connect). Bank's ATM also gives freedom to withdraw/deposit cash, register for M-Connect, Cash on mobile facility.	بطاقة الخصم، والخدمات المصرفية عبر الهاتف المحمول (الاتصال عبر الهاتف المحمول)، والخدمات المصرفية عبر الإنترنت (الاتصال عبر بارودا)، كما تمنح أجهزة الصراف الآلي التابعة للبنك حرية السحب / الإيداع النقدي، والتسجيل في الاتصال عبر الهاتف المحمول، والتحويل النقدي عبر الهاتف المحمول.	القناة الرقمية المتاحة للمعاملات
Issuance of Debit Card/Secret PIN	First time issuance is free, replacement due to customer request chargeable AED 25.	الإصدار لأول مرة مجاني، والاستبدال بسبب طلب العميل مقابل 25 درهمًا إماراتيًا.	إصدار بطاقة الخصم / رقم التعريف الشخصي السري
ATM usage charges	Card usage at Bank of Baroda ATM is free; the charges are AED 2 for usage of card at ATM other than Bank of Baroda in UAE, if the debit card is used outside UAE than international VISA charges applicable.	استخدام البطاقة في أجهزة الصراف الآلي لبنك بارودا مجاني، والرسوم هي 2 درهم إماراتي لاستخدام البطاقة في أجهزة الصراف الآلي بخلاف بنك بارودا في الإمارات العربية المتحدة، وإذا استخدمت بطاقة الخصم خارج الإمارات العربية المتحدة بخلاف رسوم التأشيرة الدولية المعمول بها.	رسوم استخدام أجهزة الصراف الآلي

In case of delay in submission of renewed KYC documents (Passport / VISA / EID)	You have to ensure to submit your KYC documents to your base branch for uninterrupted services; the Bank reminds the customer once prior and once after expiry of documents. In case the customer fails to submit the renewed KYC documents to the Bank, the digital services like debit card, Mobile Banking, Internet Banking will be disabled and transaction through base branch is only allowed.	يتعين عليك التأكد من تقديم مستندات اعرف عميلك" الخاصة بك إلى الفرع الرئيسي للحصول على خدمات مستمرة؛ يذكر البنك العميل مرة واحدة مسبقًا ومرة بعد انتهاء صلاحية المستندات، وفي حالة فشل العميل في تقديم مستندات اعرف عميلك" المجددة إلى البنك، ستُعطل الخدمات الرقمية مثل: بطاقة الخصم، والخدمات المصرفية عبر الهاتف المحمول، والخدمات المصرفية عبر الإنترنت، ويُسمح بالمعاملات من	في حالة التأخير في تقديم مستندات اعرف عميلك المجددة (جواز السفر / التأشيرة / رقم تعريف الدخل المكتسب)
		خلال الفرع الأساسي فقط.	
Balance confirmation/interest	AED 50* per certificate.	50 * درهم لكل شهادة.	تأكيد الرصيد / شهادة الفائدة /
certificate/ Signature verification			التحقق من التوقيع
Account Closure	If closed within six months of	في حالة الإغلاق في غضون ستة	رسوم إغلاق الحساب
Charges	opening AED 100* applicable, After 6 months No charges are	أشهر من الافتتاح، تطبق 100 درهم	
	levied.	إماراتي *، ولكن بعد 6 أشهر لا تُفرض	
		أي رسوم.	
Remittance Charges	Outward/inward Fund transfer from outside UAE - Nil charges, SWIFT charges applicable. Fund transfer through FTS within UAE - Nil charges.	تحويل الأموال صادرًا / واردًا من خارج دولة الإمارات العربية المتحدة – لا توجد رسوم، وتطبق رسوم سويفت. تحويل الأموال من خلال خدمة التتبع المالي داخل دولة الإمارات العربية المتحدة – ولا توجد رسوم.	رسوم التحويل
Non-credit of salary	If salary is not credited for	إذا لم يتم قيد الراتب لمدة 3 أشهر	عدم احتساب الراتب
	consecutive 3 months than the account will be converted	متتالية، فسيحول الحساب إلى حساب	
	to Savings Account General.	التوفير العام.	
KYC/AML guidelines	To open the account you need to satisfy some identification	لفتح الحساب يتعين عليك استيفاء	التعرف على إرشادات العميل /
	requirements as per regulatory	بعض متطلبات التعريف وفقًا للتعليمات	مكافحة غسيل الأموال
	instructions and banks' internal policies. These may	التنظيمية والسياسات الداخلية للبنوك،	
	include providing documents	وقد يشمل ذلك توفير المستندات	
	and information to verify	والمعلومات للتحقق من هوية العميل، وقد تكون هذه المعلومات مطلوبة على	
	customer identity. Such information may be required	وقد بحول هذه المعلومات مطلوبه على	
	on a periodic basis. The Bank	الساس دوري، وقد يرفض البلك تعديم	
	may decline to offer the account services if during the	"اعرف عميلك / مكافحة غسيل	
	on-boarding exercise or while	ر الأموال في أثناء التمرين الداخلي أو	

	monitoring and regular	. too. to mate may be taken	
	assessment, the KYC/AML risk	أثناء المراقبة والتقييم المنتظم وغير	
	is assessed & not acceptable as	مقبول وفقًا لإرشادات تقييم المخاطر	
	per bank's internal Risk	الداخلية للبنك.	
	assessment guidelines.		
What happens if you	If you don't do any transaction	إذا لم تقم بأى معاملة في حسابك لمدة	الذاء منت تا اذا بالمناد المناد
don't not use this	in your account for 24 months	- + 1 1 1	ماذا يحدث إذا لم تستخدم هذا
account for a long	than it will be treated as	24 شهرًا ، فسيتم التعامل معه على أنه	الحساب لفترة طويلة؟
period?	inoperative account and after	حساب غير فعال وبعد 36 شهرًا، سيتم	
	36 months, it will be treated as	التعامل معها على أنها حساب راكد. إذا	
	dormant Account. If your account becomes dormant,	أصبح حسابك راكدًا، لن تكون قادرًا	
	you will not be able to perform	على إجراء أي معاملة خصم / سحب.	
	any debit/withdrawal	لإعادة تنشيط حسابك، يجب عليك	
	transaction. To reactivate your account, you must contact	الاتصال بالبنك لتقديم طلبك لتفعيل	
	bank to put your request for	حسابك.	
	activation of your account.	إذا لم تكن هناك معاملة في حسابك لمدة	
	If there is no transaction in your account for 60 months,	60 شهرًا، فسيتم إغلاق الحساب وسيتم	
	the account will be closed and	تحويل الأموال إلى حساب وديعة غير	
	funds will be transferred to	مُطالب بها لدى البنك المركزي.	
	Unclaimed Deposit Account with Central Bank.	بناءً على طلبك، يمكن استرجاع المبلغ	
	Upon your request the amount	المحول إلى البنك المركزي.	
	transferred to Central Bank can be recalled.		
How can customer	You can contact any branch or	يمكنك الاتصال بأي فرع أو الاتصال	كيف يمكن للعميل الحصول على
get assistance or make a complaint?	call our customer care for any assistance or grievance	بخدمة العملاء لدينا للحصول على أي	المساعدة أو تقديم شكوي؟
make a complaint:	redressal, if still unsatisfied can	مساعدة أو معالجة تظلم، إذا كنت لا	·
	lodge through Standardized	تزال غير راضٍ ، فيمكنك التسجيل من	
	Public Grievances Redressal System (SPGRS) module in our	خلال وحدة النظام الموحد لمعالجة	
	website. The bank ensures	المظالم العامة (SPGRS) في موقعنا	
	proper response/resolution is	على الإنترنت، ويضمن البنك تقديم الرد	
	provided within 30 days of lodgement of complain.	/ الحل المناسب في غضون 30 يومًا	
	Tougetheric or complain.	من تقديم الشكوى.	
		· · · · · · · · · · · · · · · · · · ·	

^{*} Wherever charges VAT extra applicable

I acknowledge receiving and understand this key fact statement based on various schemes explained to me, and found this product appropriately suited to my need.

** يُقرأ البنك باسم بنك بارودا أقر بتلقي بيان الحقائق الرئيسية هذا وفهمه استنادًا إلى مخططات مختلفة تم شرحها لي، ووجدت هذا المنتج مناسبًا لاحتياجاتي

^{**} Bank to be read as Bank of Baroda

^{*}أينما يتم تطبيق ضريبة القيمة المضافة الإضافية

Period of 5 complete by the contract unless a	ou have right to a Cooling-off usiness days after the signing of longer Cooling-off Period is	ترة التهدئة أطول للمنتج و / أو	فترة التهدئة: يحق لك الحصول على فترة تهد توقيع العقد ما لم يكن مطلوبًا / مسموحًا بفا
•	at product and/or service by way	مية الأخر <i>ى</i> .	الخدمة عن طريق المتطلبات القانونية أو التنظي
of other legal or regula There may be potential	change in pricing and costs that	كاليف التي قد تحدث لك خلال	قد يكون هناك تغيير محتمل في الأسعار والن
may occur to you during	g the Cooling-off Period and that	ذ الشراء حتى انتهاء تلك الفترة.	فترة التهدئة وقد يكون البنك غير قادر على تنفي
the Bank may be unab the expiry of that period	le to execute the purchase until		لديك أيضًا الحق في التنازل عن فترة التهدئة.
1 2 1	vaive off the Cooling-off Period.		
Customer Name:	Ph/Mob No:	رقم المحمول/ الجوال:	اسم العميل:
Address:	Customer Signature:	توقيع العميل:	العنوان:



بيان الوقائع الرئيسى لمنتجات الودائع

Baroda Happiness Twin Account (Current & Savings)

حساب إسعاد برودا المزدوج (الجاري والتوفير)

IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Arabic. You may also use this document to compare accounts offered by other banks. You have the right to receive KFS from other banks for comparison.

هام: اقرأ هذه الوثيقة بعناية إذا كنت تفكر في إجراء إيداع / تجديد وديعة جديدة. وهي متوفرة باللغتين الإنجليزية والعربية. يمكنك أيضًا استخدام هذه الوثيقة لمقارنة الحسابات التي تقدمها البنوك الأخرى. لديك الحق في الحصول على بيان وقائع رئيسي من البنوك الأخرى من أجل المقارنة.

Disclosure: This information is accurate as of the date of presentation. Services charges/ product features may change; The Bank will inform you the changes sixty days prior to implementation via email and/or SMS and/or letter at known address at Bank.

الإفصاح: هذه المعلومات دقيقة اعتبارًا من تاريخ تقديمها. قد تتغير رسوم الخدمات / ميزات المنتج؛ سيبلغك البنك بالتغييرات قبل ستين يومًا من التنفيذ عبر البريد الإلكتروني و / أو الرسائل القصيرة و / أو خطاب على العنوان المعروف لدى البنك.

For updated Service charges and interest paid in the deposit held in account, you may contact our call centre or visit our website i.e. www.bankofbaroda-uae.ae or any nearest branches (List of Bank of Baroda Branches are also available on Banks website).

للحصول على رسوم الخدمة المحدثة والفائدة المدفوعة في الوديعة المحفوظة في الحساب، يمكنك الاتصال بمركز الاتصال الخاص بنا أو زيارة موقعنا على الإنترنت

<u>www.bankofbaroda-uae.ae</u> أو أقرب فرع من فروعنا (قائمة فروع بنك برودا تكون متاحة أيضًا على موقع البنوك).

Account Types & Salient Features:

أنواع الحسابات والميزات البارزة:

- Bank of Baroda has large network of 8000 + branches pan India, this is unique bundle of account offered to satisfy your need for salary account in UAE and NRI account in India for ease of banking.
- بنك برودا لديه عدد فروع أكثر من 8000 + فرع في جميع أنحاء الهند، هذه حزمة فريدة من الحسابات تقدم لتلبية احتياجاتك لحساب الراتب في الإمارات العربية المتحدة والحسابات المفتوحة من قبل هندي غير مقيم في الهند لسهولة التعامل المصرفي.
- Account for any resident Individuals who are Indian national including Person of Indian Origin.
- حساب لأي فرد مقيم يحمل الجنسية الهندية بما في ذلك شخص من أصل هندي.
- If monthly salary/income is less than AED 4,000, Happiness salary savings account and Happiness NRE account is available.
- إذا كان الراتب / الدخل الشهري أقل من 4000 درهم إماراتي، يتاح حساب راتب السعادة وحساب السعادة الخارجي لغير المقيمين.
- If monthly salary/income is more than AED 4,000, Happiness salary current account and Happiness NRE account is available.
- إذا كان الراتب / الدخل الشهري أكثر من 4000 درهم ، يتوفر الحساب الجاري، يتاح حساب راتب السعادة وحساب السعادة الخارجي لغير المقيمين.
- Joint Account is permitted in NRE account only.
- يُسمح بالحساب المشترك في الحساب الخارجي لغير المقيمين فقط.
- Local A/c can be opened in AED only and NRE account is opened in Indian Rupees.
- يمكن فتح الحساب المحلي بالدرهم الإماراتي فقط، كما يمكن فتح حساب خارجي لغير المقيمين بالروبية الهندية.
- Interest payable in local A/c at 0.40% p.a. (subject to change), interest is calculated on monthly basis payable twice in a year.

		حساب التكييف المحلي بنسبة 0.40٪	• الفائدة المستحقة الدفع على
		سنوياً (قابلة للتغيير)، ويتم احتساب الفائدة على أساس شهري تدفع	
			مرتين في السنة.
Particulars	Deposit Accepted in AED	الإيداع مقبول بالدرهم الإماراتي	التفاصيل
Minimum balance to maintain	Nil	صفر	الحد الأدنى من الرصيد للمحافظة عليه
Minimum Balance Charges	Nil	صفر	رسوم الحد الأدنى للرصيد
Account Maintenance Charges	Nil	صفر	رسوم إدارة الحساب
Issuance of Banker Cheque	AED 30*, cancellation charges AED 50*	30 درهمًا *، رسوم الإلغاء 50 درهمًا*	إصدار شيك مصرفي
Issuance of Demand Draft	AED 30* + SWIFT* charges, cancelation charges AED 50* + SWIFT Charges.	30 درهماً * + رسوم سويفت*، رسوم الإلغاء 50 درهماً * + رسوم سويفت.	إصدار كمبيالة تحت الطلب
Issuance of Cheque Book	Not Available, as per Central Bank guidelines cheque book is not allowed in Savings Account, if you require chequebook than opt suitably for personal Current Account offered by Bank**	غير متوفر، وفقًا لإرشادات البنك المركزي، لا يُسمح بدفتر الشيكات في حساب التوفير، إذا كنت تحتاج إلى دفتر شيكات بدلاً من الاختيار المناسب للحساب الجاري الشخصي الذي يقدمه البنك **	إصدار دفتر شيكات
Digital Channel available for transaction	Debit Card, Mobile Banking (M-Connect), Internet Banking (Baroda Connect). Bank's ATM also gives freedom to withdraw/deposit cash, registration for M Connect, Cash on mobile facility.	بطاقة الخصم، الخدمات المصرفية عبر الهاتف المحمول (M-Connect)، الخدمات المصرفية عبر الإنترنت (Baroda Connect). كما تمنح أجهزة الصراف الآلي التابعة للبنك حرية سحب / إيداع النقود، والتسجيل في M على تسهيلات الهاتف المحمول.	القناة الرقمية متاحة للمعاملات
Issuance of Debit Card/Secret PIN	First time issuance is free, replacement due to customer request chargeable AED 25*.	الإصدار لأول مرة مجاني، الاستبدال بسبب طلب العميل مقابل 25 درهمًا إماراتيًا *.	إصدار بطاقة الخصم / رقم التعريف الشخصي السري
ATM usage charges	Card usage at Bank of Baroda ATM is free; the charges are AED 2* for usage of card at ATM other than Bank of Baroda in UAE, if the debit card is used outside UAE than international VISA charges applicable.	استخدام البطاقة في أجهزة الصراف الآلي لبنك برودا مجاني. تبلغ الرسوم 2 * درهمًا إماراتيًا لاستخدام البطاقة في أجهزة الصراف الآلي بخلاف بنك برودا في الإمارات العربية المتحدة، إذا تم استخدام بطاقة الخصم خارج الإمارات	رسوم استخدام أجهزة الصراف الآلي

	Г	Γ .	
		العربية المتحدة بخلاف رسوم التأشيرة	
		الدولية المطبقة.	
In case of delay in submission of	You have to ensure to submit your KYC documents to your	عليك التأكد من تقديم مستندات "اعرف	في حالة التأخير في تقديم مستندات
renewed KYC	base branch for uninterrupted	عميلك" الخاصة بك إلى الفرع الرئيسي	· ·
documents (Passport / VISA / EID)	services; the Bank reminds the customer once prior and once	للحصول على خدمات مستمرة؛ يقوم	/ التأشيرة / الهوية الإماراتية)
VISA / EID)	after expiry of documents. In	البنك بتذكير العميل مرة واحدة مسبقًا	
	case the customer fails to submit the renewed KYC	ومرة بعد انتهاء صلاحية المستندات.	
	documents to the Bank, the	وفي حالة فشل العميل في تقديم	
	digital services like debit card,	مستندات "اعرف عميلك" التي تم	
	Mobile Banking, Internet Banking will be disabled and	تجديدها إلى البنك، سيتم تعطيل	
	transaction through base	الخدمات الرقمية مثل بطاقة الخصم،	
	branch is only allowed.	والخدمات المصرفية عبر الهاتف	
		المحمول، والخدمات المصرفية عبر	
		الإنترنت، ويُسمح بالمعاملات من خلال	
D 1	AFD 50th	الفرع الرئيسي فقط.	
Balance confirmation/interest	AED 50* per certificate	50 * درهم لكل شهادة	تأكيد الرصيد / شهادة الفائدة /
certificate/ Signature verification			التحقق من التوقيع
Account Closure Charges	If closed within six months of opening AED 100* applicable,	في حالة الإغلاق في غضون ستة	رسوم إغلاق الحساب
Charges	After 6 months No charges are	أشهر من الافتتاح، يتم تطبيق 100	
	levied	درهم إماراتي *، بعد 6 أشهر لا يتم	
		فرض أي رسوم	
Remittance Charges	Outward/inward Fund transfer from outside UAE - Nil	تحويل الأموال الصادرة/ الواردة من	رسوم التحويل
	charges, SWIFT charges	خارج دولة الإمارات العربية المتحدة -	
	applicable.	لا توجد رسوم، تطبق رسوم سويفت.	
	Fund transfer through FTS within UAE - Nil charges.	نظام تحويل الأموال داخل الإمارات	
	C	العربية المتحدة - لا توجد رسوم.	
KYC/AML guidelines	To open the account you need to satisfy some identification	لفتح الحساب، يتعين عليك استيفاء	إرشادات اعرف عميلك / مكافحة
guidennes	requirements as per regulatory	بعض متطلبات التعريف وفقًا للتعليمات	غسيل الأموال
	instructions and banks' internal	التنظيمية والسياسات الداخلية للبنوك.	
	policies. These may include providing documents and	وقد يشمل ذلك توفير المستندات	
	information to verify customer	والمعلومات للتحقق من هوية العميل.	
	identity. Such information may be required on a periodic basis.	وقد تكون هذه المعلومات مطلوبة على	
	The Bank may decline to offer	أساس دوري. وقد يرفض البنك تقديم	
	the account services if during the on-boarding exercise or	خدمات الحساب إذا تم تقييم مخاطر	
	while monitoring and regular	"اعرف عميلك / مكافحة غسيل الأموال"	
	assessment, the KYC/AML risk is assessed & not	أثناء التمرين الداخلي أو أثناء المراقبة	
	acceptable as per bank's	والتقييم المنتظم وغير مقبول وفقًا	

	internal Risk assessment	لإرشادات تقييم المخاطر الداخلية	
	guidelines.	للبنك.	
What happens if you	If you don't do any transaction	إذا لم تقم بأي معاملة في حسابك لمدة	ماذا يحدث إذا لم تستخدم هذا
don't not use this account for a long	in your account for 24 months than it will be treated as	24 شهرًا ، فسيتم التعامل معه على أنه	الحساب لفترة طويلة؟
period?	inoperative account and after	حساب غير فعال وبعد 36 شهرًا، سيتم	
	36 months, it will be treated as dormant Account. If your	التعامل معها على أنها حساب راكد. إذا	
	account becomes dormant, you	أصبح حسابك راكدًا، لن تكون قادرًا	
	will not be able to perform any debit/withdrawal transaction.	على إجراء أي معاملة خصم / سحب.	
	To reactivate your account, you	لإعادة تتشيط حسابك، يجب عليك	
	must contact bank to put your request for activation of your	الاتصال بالبنك لتقديم طلبك لتفعيل	
	account.	حسابك.	
	If there is no transaction in your	إذا لم تكن هناك معاملة في حسابك لمدة	
	account for 60 months, the account will be closed and	60 شهرًا، فسيتم إغلاق الحساب وسيتم	
	funds will be transferred to	تحويل الأموال إلى حساب وديعة غير	
	Unclaimed Deposit Account with Central Bank.	مُطالب بها لدى البنك المركزي.	
	Upon your request the amount	بناءً على طلبك، يمكن استرجاع المبلغ	
	transferred to Central Bank can be recalled.	المحول إلى البنك المركزي.	
How can customer get	You can contact any branch or	يمكنك الاتصال بأي فرع أو الاتصال	كيف يمكنك الحصول على مساعدة
assistance or make a complaint?	call our customer care for any assistance or grievance	بخدمة العملاء لدينا للحصول على أي	أو تقديم شكو <i>ي</i> ؟
•	redressal, if still unsatisfied can	مساعدة أو معالجة تظلم، إذا كنت لا	
	lodge through Standardized Public Grievances Redressal	تزال غير راضٍ، فيمكنك التسجيل من	
	System (SPGRS) module in	خلال وحدة النظام الموحد لمعالجة	
	our website. The bank ensures proper response/resolution is	المظالم العامة (SPGRS) في موقعنا	
	provided within 30 days of	على الإنترنت. ويضمن البنك تقديم الرد	
	lodgement of complain.	/ الحل المناسب في غضون 30 يومًا	
		من تقديم الشكوى.	

* Wherever charges VAT extra applicable

* Wherever charges VAT extra applicable	* حينما يتم تطبيق ضربية القيمة المضافة الإِضافية
I acknowledge receiving and understand this key fact	أقر بتلقي بيان الحقائق الرئيسية هذا وفهمه استنادًا إلى مخططات مختلفة تم
statement based on various schemes explained to me,	" شرحها لي، ووجدت هذا المنتج مناسبًا لاحتياجاتي
and found this product appropriately suited to my need.	, , , , , , , , , , , , , , , , , , ,
Cooling Off Poriods Voy have right to a Cooling off	
Cooling Off Period: You have right to a Cooling-off	فترة التهدئة: يحق لك الحصول على فترة تهدئة مدتها 5 أيام عمل كاملة بعد
Period of 5 complete business days after the signing of the contract unless a longer Cooling-off Period is	توقيع العقد ما لم يكن مطلوبًا / مسموحًا بفترة التهدئة أطول للمنتج و / أو
required/allowed for that product and/or service by way	الخدمة عن طريق المتطلبات القانونية أو التنظيمية الأخرى.
of other legal or regulatory requirements.	قد يكون هناك تغيير محتمل في الأسـعار والتكاليف التي قد تحدث لك خلال
There may be potential change in pricing and costs that	
may occur to you during the Cooling-off Period and that	فترة التهدئة وقد يكون البنك غير قادر على تنفيذ الشراء حتى انتهاء تلك الفترة.
the Bank may be unable to execute the purchase until	لديك أيضًا الحق في التنازل عن فترة التهدئة.
the expiry of that period.	

You also have right to	waive off the Cooling-off Period.		
Customer Name:	Ph/Mob No:	رقم الهاتف:	اسم العميل:
Address:	Customer Signature:	توقيع العميل:	العنوان:



India's International Bank

KEY FACT STATEMENT FOR DEPOSIT PRODUCTS

بيان الحقائق الرئيسية لمنتجات الإيداع

Baroda Savings Salary Linked Account (SB203) (Salary Account to Branches at Ras Al Khaimah Emirates)

حساب توفير برودا المرتبط بالراتب (SB203) (حساب الراتب للفروع في رأس الخيمة الإمارات)

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Account Types & Salient Features:

أنواع الحسابات والميزات البارزة:

- Salary Account tailor made for branches in Ras Al Khaimah Emirate for any resident Individuals.
- حساب الراتب مصمم خصيصًا للفروع في إمارة رأس الخيمة لأي فرد مقد.
- Opened basically for Salary purpose to anyone.

• تم فتحه أساسًا لغرض الراتب لأي شخص.

- A/c can be opened in AED currency only.
- يمكن فتح الحساب بعملة الدرهم الإماراتي فقط.

Interest payable at 0.40% p.a. (subject to change), interest is calculated on monthly basis payable twice in a year.

فائدة مستحقة الدفع بنسبة 0.40٪ سنوياً (قابلة للتغيير)، يتم احتساب الفائدة على أساس شهري تدفع مرتين في السنة.

Particulars	Deposit Accepted in AED.	الإيداع مقبول بالدرهم الإماراتي.	التفاصيل
Minimum balance to	Nil	لا يوجد	الحد الأدنى من الرصيد
maintain			للمحافظة عليه
Minimum Balance	Nil	لا يوجد	رسوم الحد الأدنى للرصيد
Charges			
Account	Nil	لا يوجد	رسوم المحافظة على الحساب
Maintenance			
Charges			
Issuance of Banker	AED 30*, cancellation charges AED	30 درهماً *، رسوم الإلغاء 50 درهماً.	إصدار شيك مصرفي
Cheque	50.	, 13 3	<u> </u>

المنظرة حوالة عند الطلب المواقع المنظرة المن	r			
Swift Charges. " Not Available, as per Central Bank guidelines cheque book is not allowed in Savings Account, if you require chequebook than opt suitably for personal Current Account offered by Bank" Digital Channel available for transaction Debit Card, Mobile Banking (M-Connect), Internet Banking (Bardaa Connect), Bank's ATM also gives freedom to withdraw/deposit cash, registration for M Connect, Cash on mobile facility. Susuance of Debit Card/Secret PIN ATM usage charges ATM usage charges ATM usage charges ATM usage a Bank of Baroda ATM is free; the charges are AED 25° cotal building for usage at Bank of Baroda ATM is free; the charges applicable. In case of delay in submission of renewed KYC documents to your base branch for uninterrupted specific and international VISA charges applicable. In case of delay in submission of renewed KYC documents to your base branch for uninterrupted specific cash, cafe, relation the customer required specific and the customer fails to submit the renewed KYC documents to your base branch for uninterrupted specific call valled growth and the customer fails to submit the renewed KYC documents to your base branch for uninterrupted and transaction through base broach for delay in which is a submission of the customer fails to submit the renewed KYC documents to your base branch for uninterrupted and transaction through base broach for delay in which is a submission of the customer fails to submit the renewed KYC documents to your base branch for uninterrupted and transaction through base broach for delay in which is a submittine through base broach for good and transaction through base broach for lights and transaction through base broach for light and transaction through base broach for light and transaction and transaction through base broach for light and transaction through base br	Issuance of Demand	AED 30* + SWIFT charges,	30 درهمًا * + رسوم السويفت، رسوم	إصدار حوالة عند الطلب
Book guidelines cheque book is not allowed in Savings Account, if you require chequebook than opt suitably for personal Current Account offered by Bank** Digital Channel available for transaction Debit Card, Mobile Banking (Monnect), Internet Banking (Baroda Connect), Bank's ATM also gives freedom to withdraw/deposit cash registration for M Connect, Cash on mobile facility. Issuance of Debit Card/Secret PIN First time issuance is free, replacement due to customer request chargeable AED 25*. ATM usage charges Card usage at Bank of Baroda ATM is free; the charges are AED 2* for usage of card at ATM other than Bank of Baroda in UAE, fit debit card is used outside UAE than international VISA charges applicable. In case of delay in submission of renewed KYC documents for your base renewed KYC documents for your Submission of VISA / EID) In case of delay in submission of renewed CYC documents for your Submission of VISA / EID) In case of delay in submission of renewed KYC documents for your Submission of VISA / EID) In case of delay in submission of the customer once prior and once after expiry of documents. In case the customer fails to submit the renewed KYC documents to the Bank, the digital services like debit card. Mobile Banking, Internet Banking will be disabled and transaction through base has been been been been been been been bee		SWIFT Charges.	***	
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the customer fails to submit the renewed KYC documents to the Bank, the digital services like debit card, Mobile Banking, Internet Banking will be disabled and transaction through base hranch is only allowed.	·	العميل مرة واحدة مسبقًا ومرة بعد انتهاء	الإماراتية)	
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debit card, Mobile Banking, Internet Banking will be disabled and transaction through base الخدمات المصرفية عبر الهاتف المحدة إلى البناء عطيل المصرفية عبر الهاتف المصرفية المصرفية عبر الهاتف المصرفية عبر الهاتف المصرفية المصرفية عبر الهاتف المصرفية ا			العميل في تقديم مستندات اعرف عميلك	
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and transaction through base والخدمات المصرفية عبر الهاتف			الخدمات الرقمية مثل بطاقات الخصم	
branch is only allowed. عبر المحمول والخدمات المصرفية عبر		and transaction through base	والخدمات المصرفية عبر الهاتف	
		branch is only allowed.	المحمول والخدمات المصرفية عبر	

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		الإنترنت، ويُسمح بالمعاملات من خلال	
		الفرع الأساسي فقط.	
Balance	AED 50* per certificate.	50* درهم لكل شهادة.	تأكيد الرصيد / شهادة الفائدة /
confirmation/interest certificate/ Signature verification			التحقق من التوقيع
Account Closure	If closed within six months of	في حالة إغلاق الحساب في غضون ستة	رسوم إغلاق الحساب
Charges	opening AED 100 applicable, after 6 months No charges are levied.	أشهر من فتحه، يُطبق 100 درهم	- /1
	o months no charges are levied.	إماراتي، وبعد 6 أشهر لا يتم فرض أي	
		رسوم.	
Remittance Charges	Outward/inward Fund transfer	تحويل الأموال الصادر / الوارد من خارج	رسوم التحويل
	from outside UAE - Nil charges. SWIFT charges applicable.	دولة الإمارات العربية المتحدة - لا توجد	
	Fund transfer through FTS within	رسوم. تطبق رسوم سويفت.	
	UAE - Nil charges.	تحويل الأموال من خلال نظام تحويل	
		الأموال داخل دولة الإمارات العربية	
		المتحدة - لا توجد رسوم.	
Non-credit of salary	If salary is not credited for consecutive 3 months than the	إذا لم يتم قيد الراتب لمدة 3 أشهر	عدم قيد الراتب
	account is converted to Savings	متتالية، يتم تحويل الحساب إلى حساب	
	Account General.	التوفير عام.	
KYC/AML guidelines	To open the account, you need to	لفتح الحساب، يتعين عليك استيفاء	إرشادات اعرف عميلك /
	satisfy some identification requirements as per regulatory	بعض متطلبات التعريف وفقًا للتعليمات	مكافحة غسل الأموال
	instructions and banks' internal	التنظيمية والسياسات الداخلية للبنوك. قد	
	policies. These may include providing documents and	يشمل ذلك توفير المستندات والمعلومات	
	information to verify customer	للتحقق من هوية العميل. قد تكون هذه	
	identity. Such information may be	المعلومات مطلوبة على أساس دوري. قد	
	required on a periodic basis. The Bank may decline to offer the	يرفض البنك تقديم خدمات الحساب إذا	
	account services if during the on-	تم تقییم مخاطر اعرف عمیلك / مكافحة	
	boarding exercise or while	غسل الأموال أثناء التقييم الداخلي أو	
	monitoring and regular assessment, the KYC/AML risk is	أثناء المراقبة والتقييم المنتظم وغير	
	assessed & not acceptable as per	مقبول وفقًا لإرشادات تقييم المخاطر	
	bank's internal Risk assessment guidelines.	الداخلية للبنك.	
What happens if you	If you don't do any transaction in	إذا لم تقم بأى معاملة في حسابك لمدة	ماذا يحدث إذا لم تستخدم هذا
don't not use this	your account for 24 months than	24 شهرًا ، فسيتم التعامل معه على أنه	الحساب لفترة طوبلة؟
account for a long period?	it will be treated as inoperative account and after 36 months, it	حساب غير فعال وبعد 36 شهرًا، سيتم	
period:	will be treated as dormant	التعامل معها على أنها حساب راكد. إذا	
	Account. If your account becomes	أصبح حسابك راكدًا، لن تكون قادرًا على	
	dormant, you will not be able to perform any debit/withdrawal	اجراء أي معاملة خصم / سحب.	
	transaction. To reactivate your	. ,, = = =	
	account, you must contact bank to		

How can customer get assistance or make a complaint?	put your request for activation of your account. If there is no transaction in your account for 60 months, the account will be closed and funds will be transferred to Unclaimed Deposit Account with Central Bank. Upon your request the amount transferred to Central Bank can be recalled. You can contact any branch or call our customer care for any assistance or grievance redressal, if still unsatisfied can lodge through Standardized Public Grievances Redressal System (SPGRS) module in our website.	والاتصال بالبنك لتقديم طلبك لتفعيل حسابك. إذا لم تكن هناك معاملة في حسابك لمدة 60 شهرًا، فسيتم إغلاق الحساب وسيتم تحويل الأموال إلى حساب وديعة غير مطالب بها لدى البنك المركزي. بناءً على طلبك، يمكن استرجاع المبلغ المحول إلى البنك المركزي. يمكنك الاتصال بأي فرع أو الاتصال بخدمة العملاء لدينا للحصول على أي بخدمة العملاء لدينا للحصول على أي مساعدة أو معالجة تظلم، إذا كنت لا تزال غير راضٍ، فيمكنك التسجيل من خلال وحدة النظام الموحد لمعالجة	
	through Standardized Public Grievances Redressal System	تزال غير راضٍ، فيمكنك التسجيل من	
	response/resolution is provided within 30 days of lodgement of complain.	المطالم العامة (٥٢٠ ٥٢٥) على موقعا على الإنترنت. يضمن البنك تقديم الرد / الحل المناسب في غضون 30 يومًا من تقديم الشكوى.	

- * Wherever charges VAT extra applicable
- ** Bank to be read as Bank of Baroda

- * أينما يتم تطبيق ضريبة القيمة المضافة
 - ** يُقرأ اسم البنك "بنك برودا"

I acknowledge receiving and understand this key fact أقر بتلقى بيان الحقائق الرئيسية هذا وفهمه استنادًا إلى مخططات مختلفة تم statement based on various schemes explained to me, شرحها لي، ووجدت هذا المنتج مناسبًا لاحتياجاتي and found this product appropriately suited to my need. Cooling Off Period: You have right to a Cooling-off فترة التهدئة: يحق لك الحصول على فترة تهدئة مدتها 5 أيام عمل كاملة بعد Period of 5 complete business days after the signing of توقيع العقد ما لم يكن مطلوبًا / مسموحًا بفترة التهدئة أطول للمنتج و / أو the contract unless a longer Cooling-off Period is required/allowed for that product and/or service by way الخدمة عن طريق المتطلبات القانونية أو التنظيمية الأخرى. of other legal or regulatory requirements. قد يكون هناك تغيير محتمل في الأسعار والتكاليف التي قد تحدث لك خلال There may be potential change in pricing and costs that فترة التهدئة وقد يكون البنك غير قادر على تنفيذ الشراء حتى انتهاء تلك الفترة. may occur to you during the Cooling-off Period and that the Bank may be unable to execute the purchase until لديك أيضًا الحق في التنازل عن فترة التهدئة. the expiry of that period. You also have right to waive off the Cooling-off Period. Customer Name: Ph/Mob No: هاتف / تليفون رقم: اسم العميل: Address: Customer Signature: توقيع العميل: العنوان:



Baroda Preferred Corporate Employee Salary Account (SB303) (Salary Account to preferred corporate clients in Abu Dhabi Emirate)

IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Arabic. You may also use this document to compare accounts offered by other banks. You have the right to receive KFS from other banks for comparison.

Disclosure: This information is accurate as of the date of presentation. Services charges/ product features may change; The Bank will inform you the changes sixty days prior to implementation via email and/or SMS and/or letter at known address at Bank.

For updated Service charges and interest paid in the deposit held in account, you may contact our call centre or visit our website i.e. www.bankofbaroda-uae.ae or any nearest branches (List of Bank of Baroda Branches are also available on Banks website).

Account Types & Salient Features:

- Salary Account tailor made for corporate clients in Abu Dhabi Emirates for any resident Individuals.
- Opened basically for Salary purpose to anyone.
- A/c can be opened in AED currency only.

Interest payable at 0.40% p.a. (subject to change), interest is calculated on monthly basis payable twice in a year.

بيان الحقائق الرئيسية لمنتجات الإيداع

حساب رواتب موظفي بنك برودا المفضل (SB303) (حساب الراتب للفروع في رأس الخيمة الإمارات) (حساب الراتب للعملاء المفضلين من الشركات في إمارة أبوظبي)

هام: اقرأ هذا المستند بعناية إذا كنت تفكر في فتح حساب جديد. وه, متوفرة باللغتين الإنجليزية والعربية. يمكنك أيضًا استخدام هذا المستند لمقارنة الحسابات التي تقدمها البنوك الأخرى. لديك الحق في تلقي بيان الحقائق الرئيسية من البنوك الأخرى للمقارنة.

الإفصاح: هذه المعلومات دقيقة اعتبارًا من تاريخ تقديمها. قد تتغير رسوم الخدمات / ميزات المنتج؛ سيبلغك البنك بالتغييرات قبل ستين يومًا من التنفيذ عبر البريد الإلكتروني و/أو الرسائل القصيرة و/أو خطاب على عنوانك المعروف لدى البنك.

لمعرفة رسوم الخدمة المحدثة والفائدة المدفوعة في الوديعة المحفوظة في الحساب، يمكنك الاتصال بمركز الاتصال الخاص بنا أو زيارة موقعنا على الإنترنت www.bankofbaroda-uae.ae أو أي فرع من أقرب الفروع (قائمة فروع بنك برودا متوفرة أيضًا على الموقع الإلكتروني الخاص بالبنك).

أنواع الحسابات والميزات البارزة:

- حساب الراتب مصمم خصيصًا للفروع في إمارة رأس الخيمة لأي فرد مقدم.
 - تم فتحه أساسًا لغرض الراتب لأي شخص.
 - يمكن فتح الحساب بعملة الدرهم الإماراتي فقط.

فائدة مستحقة الدفع بنسبة 0.40٪ سنوياً (قابلة للتغيير)، يتم احتساب الفائدة على أساس شهري تدفع مرتين في السنة.

Particulars	Deposit Accepted in AED.	الإيداع مقبول بالدرهم الإماراتي.	التفاصيل
Minimum balance to	Nil	لا يوجد	الحد الأدنى من الرصيد
maintain			للمحافظة عليه
Minimum Balance	Nil	لا يوجد	رسوم الحد الأدنى للرصيد
Charges			·
Account	Nil	لا يوجد	رسوم المحافظة على الحساب
Maintenance Charges		_	_ (
Issue of Banker	AED 30*, cancellation charges AED	30 درهماً *، رسوم الإلغاء 50 درهماً.	إصدار شيك مصرفي
Cheque	50*.		

Issue of Demand Draft	AED 30* + SWIFT charges, cancelation charges AED 50* +	30 درهمًا * + رسوم السويفت، رسوم	إصدار حوالة عند الطلب
Diait	SWIFT Charges.	الإلغاء 50 درهمًا * + رسوم السويفت.	
Issue of Cheque Book	Not Available, as per Central Bank	غير متوفر، وفقًا لإرشادات البنك	إصدار دفتر شيكات
	guidelines cheque book is not allowed in Savings Account, if you	المركزي، لا يُسمح بدفتر الشيكات في	
	require chequebook than opt	حساب التوفير، إذا كنت تحتاج إلى	
	suitably for personal Current	دفتر شيكات بدلاً من الاختيار المناسب	
	Account offered by Bank**	للحساب الجاري الشخصي الذي يقدمه	
		البنك **	
Digital Channel	Debit Card, Mobile Banking (M-	بطاقة الخصم، الخدمات المصرفية عبر	القناة الرقمية المتاحة
available for transaction	Connect), Internet Banking (Baroda Connect). Bank's ATM	الهاتف المحمول (M-Connect)،	للمعاملات
transaction	also gives freedom to	الخدمات المصرفية عبر الإنترنت	
	withdraw/deposit cash,	(Baroda Connect). کما تمنح	
	registration for M Connect, Cash on mobile facility.	أجهزة الصراف الآلي التابعة للبنك حرية	
	on modific racincy.	سحب / إيداع النقود، والتسجيل في –M	
		Connect، والنقد على تسهيلات	
		الهاتف المحمول.	
Issuance of Debit	First time issuance is free,	الإصدار لأول مرة مجاني، الاستبدال	إصدار بطاقة الخصــم / رقم
Card/Secret PIN	replacement due to customer request chargeable AED 25*	سبب طلب العميل مقابل 25 درهمًا	التعريف الشخصي السري
	request chargeable ALD 25	إماراتيًا *.	·
ATM usage charges	Card usage at Bank of Baroda ATM	استخدام البطاقة في أجهزة الصراف	رسوم استخدام أجهزة الصراف
	is free; the charges are AED 2* for usage of card at ATM other than	الآلي لبنك برودا مجاني. تبلغ الرســوم	الآلي
	Bank of Baroda in UAE, if the debit	2* درهمًا إماراتيًا لاستخدام البطاقة في	-
	card is used outside UAE than	أجهزة الصراف الآلي بخلاف بنك برودا	
	international VISA charges applicable.	في الإمارات العربية المتحدة، إذا تم	
	аррисамс.	استخدام بطاقة الخصم خارج دولة	
		الإمارات العربية المتحدة بخلاف رسوم	
		التأشيرة الدولية المطبقة.	
In case of delay in	You have to ensure to submit your	عليك التأكد من تقديم مستندات اعرف	في حالة التأخير في تقديم
submission of renewed KYC	KYC documents to your base branch for uninterrupted services;	عميلك إلى الفرع الأساسي للحصول	مستندات اعرف عميلك (جواز
documents	the Bank reminds the customer	على خدمات مستمرة؛ يقوم البنك بتذكير	السفر / فيزا / بطاقة الهوية
(Passport/VISA/EID)	once prior and once after expiry of	العميل مرة واحدة مسبقًا ومرة بعد انتهاء	الإماراتية)
	documents. In case the customer fails to submit the renewed KYC	صلاحية المستندات. في حالة فشل	
	documents to the Bank, the digital	العميل في تقديم مستندات أعرف عميلك	
	services like debit card, Mobile	المجددة إلى البنك، سيتم تعطيل	
	Banking, Internet Banking will be disabled and transaction through	الخدمات الرقمية مثل بطاقات الخصــم	
	base branch is only allowed.	والخدمات المصرفية عبر الهاتف	
		المحمول والخدمات المصرفية عبر	

Balance confirmation/interest certificate/ Signature verification ACCOUNT Closure If closed within six months of opening AED 100* applicable, after 6 months No charges are levied. Remittance Charges Remittance Charges Remittance Charges Remittance Charges Outward/inward Fund transfer from outside UAE - Nil charges. SWIFT charges applicable. Fund transfer through FTS within UAE - Nil charges. SWIFT charges applicable. Fund transfer through FTS within UAE - Nil charges. Non-credit of salary Non-credit of salary Non-credit of salary Non-credit of salary RYC/AML guidelines RYC/AML guideline				
Balance confirmation/interest confirmation/interest confirmation/interest certificate/. Signature verification Account Closure Charges Remittance Charges Remittance Charges Remittance Charges Outward/inward Fund transfer from outside UAE - Nil charges. SWIFT charges applicable, Fund transfer from outside UAE - Nil charges. SWIFT charges applicable. Fund transfer through FTS within UAE - Nil charges. Non-credit of salary Non-cred			الإنترنت، ويُسمح بالمعاملات من خلال	
المنافق المنا			الفرع الأساسي فقط.	
التحقيق من التوقيع المسابد والمسابد المسابد والمسابد المسابد والمسابد والم		AED 50* per certificate.	50* درهم لكل شهادة.	تأكيد الرصيد / شهادة الفائدة /
المنافق المنا				التحقق من التوقيع
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transaction. To reactivate your		•	إجراء اي معامد حصم / سدب.	
account, you must contact bank to		•		

	put your request for activation of your account. If there is no transaction in your account for 60 months, the account will be closed and funds will be transferred to Unclaimed Deposit Account with Central Bank. Upon your request the amount transferred to Central Bank can be recalled.	لإعادة تتشيط حسابك، يجب عليك الاتصال بالبنك لتقديم طلبك لتقعيل حسابك. والإلا لم تكن هناك معاملة في حسابك لمدة 60 شهرًا، فسيتم إغلاق الحساب وسيتم تحويل الأموال إلى حساب وديعة غير مطالب بها لدى البنك المركزي. وبناءً على طلبك، يمكن استرجاع المبلغ المحول إلى البنك المركزي.	
How can customer get assistance or make a complaint?	You can contact any branch or call our customer care for any assistance or grievance redressal, if still unsatisfied can lodge through Standardized Public Grievances Redressal System (SPGRS) module in our website. The bank ensures proper response/resolution is provided within 30 days of lodgement of complain.	تزال غير راضٍ، فيمكنك التسجيل من خلال وحدة النظام الموحد لمعالجة	

- * Wherever charges VAT extra applicable
- ** Bank to be read as Bank of Baroda

- * أينما يتم تطبيق ضريبة القيمة المضافة
 - ** يُقرأ اسم البنك "بنك برودا"

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ng and understand this key fact rious schemes explained to me, appropriately suited to my need.	'	أقر بتلقي بيان الحقائق الرئيسية هذا وفهمه اس شرحها لي، ووجدت هذا المنتج مناسبًا لاحتياجا	
Cooling Off Period: You have right to a Cooling-off Period of 5 complete business days after the signing of the contract unless a longer Cooling-off Period is required/allowed for that product and/or service by way of other legal or regulatory requirements. There may be potential change in pricing and costs that may occur to you during the Cooling-off Period and that the Bank may be unable to execute the purchase until the expiry of that period. You also have right to waive off the Cooling-off Period. Customer Name: Ph/Mob No:		فترة التهدئة: يحق لك الحصول على فترة تهدئة مدتها 5 أيام عمل كاملة بعد توقيع العقد ما لم يكن مطلوبًا / مسموحًا بفترة التهدئة أطول للمنتج و / أو الخدمة عن طريق المتطلبات القانونية أو التنظيمية الأخرى. قد يكون هناك تغيير محتمل في الأسعار والتكاليف التي قد تحدث لك خلال فترة التهدئة وقد يكون البنك غير قادر على تنفيذ الشراء حتى انتهاء تلك الفترة. لديك أيضًا الحق في التنازل عن فترة التهدئة.	
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