



# DISCLOSURE OF HFC BANK LENDING FEES & CHARGES

Effective October 2017

FEE DESCRIPTION	AMOUNT
<b>Personal Loans (Includes Secured &amp; Unsecured Term loans: Set Personal Loan - Revolving and Reducing)</b>	
<b>Establishment Fee</b>	
Up to \$499.99	\$50
\$500 to \$4,999.99	\$100
\$5,000 to \$14,999.99	\$200
\$15,000 to \$49,999.99	\$500
\$50,000	1% of Limit Amount
Personal Loans for Medical & Funeral and Education and Loans secured against TD	Discounted by 25%
<b>Arrears Fee</b>	
Arrears fees	\$25 per action
<b>Line of Credit Fee (Personal Revolving Loans only)</b>	
Based on the Tiered Balance – based on the Balance of loan as at end of month.	
<b>Balance</b>	<b>Per Month</b>
up to \$4,999.99	\$10
\$5,000 to \$14,999.99	\$20
\$15,000 and \$49,999.99	\$30
\$50,000	\$50
<b>Housing Loans (Includes Owner Occupied &amp; Residential Investment Property Loans offered under Super Dream, Dream, Executive, Disaster Rehab-Dream Packages, Super Dream Government Grant Scheme)</b>	
<b>Establishment Fee</b>	
Up to \$499.99	\$50
\$500 to \$4,999.99	\$100
\$5,000 to \$14,999.99	\$200
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
1st Home Loan and Loans secured against TD	Discounted by 25%
<b>FNPF Fee</b>	
FNPF Housing Application fee	\$100 per application (plus FNPF costs)
<b>Product Switch Fee</b>	
Switch Fee or Restructure	\$300 per account
<b>Arrears Fee</b>	
Arrears fees	\$25 per action
<b>Inspection Fee</b>	
Inspection Fee	\$50 per visit

FEE DESCRIPTION	AMOUNT
<b>Business Loans (All Commercial related funding: Plus Point, Property Investment, Top Gear, Working Capital, EXIM, SME, Cane Farm, Lease Finance, Insurance Premium Finance, Rural Micro Finance and Disaster Rehab facilities)</b>	
<b>Establishment Fee</b>	
Up to \$499.99	\$50
\$500 to \$4,999.99	\$100
\$5,000 to \$14,999.99	\$200
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
Loans secured against TD	Discounted by 25%
<b>Arrears Fee (does not include Cane Farm loan)</b>	
Arrears fees	\$25 per action
<b>Line of Credit Fee (Business Revolving Loans only)</b>	
Based on the Tiered Balance – based on the Balance of loan as at end of month.	
<b>Balance</b>	<b>Per Month</b>
up to \$4,999.99	\$10
\$5,000 to \$14,999.99	\$20
\$15,000 and \$49,999.99	\$30
\$50,000 to \$99,999.99	\$50
\$100,000 and \$499,999.99	\$100
\$500,000 to \$999,999.99	\$200
\$1m and over	\$300
<b>Rural Banking Micro-Finance Loan</b>	
Loan Administration Charge	\$5 per month
Loan Arrears Fee (charged once a month if a repayment is not made in that month)	\$25 per default
<b>Cane Farm loan</b>	
Arrears Fee	\$25 per 6 monthly default
<b>Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)</b>	
<b>Loan Balance</b>	<b>Monthly Charge</b>
1st Home Loan	Nil
up to \$4,999.99	\$5
\$5,000 to \$14,999.99	\$10
\$15,000 and \$49,999.99	\$25
\$50,000 to \$99,999.99	\$30
\$100,000 and \$499,999.99	\$50
\$500,000 to \$999,999.99	\$100
\$1m and over	\$300

FEE DESCRIPTION	AMOUNT
<b>Loan Redraw Fee (Redraw Amount)</b>	
Up to \$4,999.99	\$25
\$5,000 to \$14,999.99	\$50
\$15,000 to \$49,999.99	\$100
\$50,000 to \$999,999.99	\$250
\$1m and over	0.5% of the redraw amount
<b>Demand Notice Fee (per action)</b>	
Loan & Overdrafts less than \$300,000	\$100 per demand plus out of pocket
Loan & Overdrafts \$300,000 and over	\$500 per demand plus out of pocket
<b>Mortgagee Sale Admin Fee (per action)</b>	
Loan & Overdrafts less than \$300,000	\$500 per action
Loan & Overdrafts \$300,000 and over	\$750 per action
<b>Settlement Outward Fee (at settlement)</b>	
All Customers	\$100
Issue of Settlement Letter	\$50 per letter
Mortgage Discharge Fee including Bill of Sale	\$250 plus \$50 per additional document
Discharge of Term Deposit & Life Policy Assignment	\$75 per document
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Assignment over Deposits and Microfinance Loans (If Secured)	\$150 per document
Assignment over life policies including Preparation of Deed of Defeasance, Policy Stamping and Noting with Insurance	\$150 per document
Assignment of rent	\$150 per document
Bill of Sale or Crop Lien (including renewal every 5 years)	\$250 per document
Personal/Housing/Cane Farm/Agricultural/SME Loans	\$550 plus \$100 per additional document
Business Loans/Lease Finance	Up to \$500,000 - \$1,000 plus \$100 per additional document
	\$500,000 to \$1m - \$1,500 plus \$150 per additional document
	Above \$1m - \$2,000 plus \$200 per additional document
Asset Finance	Nil

FEE DESCRIPTION	AMOUNT
FNPF Documentation	\$200 plus \$50 per additional document
<b>Search Fee</b>	
Registration Search Fee	\$20 per Registration
Company Search Fee	\$20 Per Company
Bill of Sale Search Fee	\$20 per Vehicle per Financer
Title Search Fee	\$20 per Title
LTA Search Fee	\$20 per Vehicle
<b>Consent Fee (Subsequent Mortgages)</b>	
All Customers	Nil
<b>Upstamping Fee &amp; Renewal Fee (at settlement)</b>	
Personal / Housing loans	\$300 plus \$50 per additional document
Business Loans	Up to \$500,000 - \$600 plus \$100 per additional document
	\$500,000 to \$1m - \$900 plus \$150 per additional document
	Above \$1m - \$1,200 plus \$200 per additional document
Asset Finance	Nil
FNPF Upstamping	\$200 per upstamping of documents
<b>Document Retrieval Fee</b>	
Photocopy of Security Documents	\$5 per page
<b>Document Production Fee</b>	
All loans	\$100 per document
Each additional document	\$25 per document
Photocopy charges for other document	\$2 per page
Execution of Documents by Bank's Attorney	Nil
Correction of Name/ Record of Marriage – on leases and titles	\$50
<b>Valuation Fees</b>	
<b>Agricultural/Cane Farm Properties</b>	\$250
<b>Residential Properties</b>	
Vacant Land	\$300
Single Storey	\$350
Double Storey / 2 Units	\$500
Multi units	\$600

FEE DESCRIPTION	AMOUNT
Additional Fee for outside Business area*	\$50 plus out of pocket expenses
<b>Commercial and Industrial Properties</b>	
All SME Loans	\$280
All Commercial and Industrial Properties Valuation up to \$500,000	\$600
All Commercial and Industrial Properties Valuation above \$500,000	\$700
Additional Fee Outside Business Area*	Nil
* beyond a 30 KM radius from usual business location of Panel Valuer	
<b>Plant Machinery Valuation</b>	
Plant	\$1,000 per plant (incl. equipment)
Machinery	\$500 per machine (incl. equipment)
<b>Desk &amp; Curbside Valuation</b>	
Desk Valuation	\$100
Curbside Valuation	50% of the existing structured fee
<b>Insurance Valuation</b>	
Single Structure	\$250
Multiple Structures	\$250 plus \$50 per add'l structure
<b>Indemnity Guarantee</b>	
<b>IG Establishment Fee:</b>	
INDEMNITY GUARANTEE - Personal/Business Guarantees or Bonds issued by the Bank on behalf of the customer for Customs, Electricity, Payment of Cheques, Performance Contracts, Immigration Bonds, etc.	
Establishment Charge	Personal 1.5% (min. \$75)
	Executive 1.5% (min. \$100)
	Business 1.5% (min.\$200)
Half Yearly Charge	Personal 1.5% (min. \$30)
	Executive 1.5% (min. \$50)
	Business 1.5% (min. \$100)
<b>IG Cancellation Fee:</b>	
All Customers	\$50 per IG

FEE DESCRIPTION	AMOUNT
<b>Non Compliance Rate</b>	
Non submission of financial data, breach of covenant / conditions on expiry of advice notices.	Plus 2% per annum on existing prevailing rate
<b>Commitment Fee - Personal/Business</b>	
Fee is charged where Credit Facility is not drawn within 3 months of Acceptance of Loan Offer	1% per annum on the amount of unused limit/ undrawn balance charged on the anniversary date of loan acceptance (i.e. after 3 months have lapsed) and thereafter on monthly basis until the loan is fully advanced.
	Exemption may be allowed on case by case pending security documentation.
<b>Letter Of Undertaking</b>	
Issued for Visa purposes (each letter)	\$50
<b>Insurance Premiums</b>	
Paid on behalf of customer (Life Insurance only)	\$20 per transfer
Paid on behalf of customer (Mortgage Protection Insurance)	\$20 per transfer
Paid on behalf of customer (General Insurance)	All household premiums \$20.
<b>Opinions / Audit Confirmation Certificates</b>	
Issued at customer's request	\$50 per request
<b>Statements</b>	
Statements issued every 6 months	Free
Special requests for issue of statements on a daily, weekly, monthly etc. basis	\$2 per statement
Repeat Statements (each additional copy)	\$5 per statement
Computer Printout over the counter	\$2 per page

This schedule discloses all fees and charges currently applicable to the products and services that we provide to our customers, in line with our commitment to keeping our customers informed, therefore there are no hidden charges.

HFC Bank reserves the right to review it's fees and charges, introduce new fees and charges and vary the frequency and timing of charging thereof from time to time.

In such cases, you will be given prior notice for any changes in or new fees and charges.

Our friendly staff at any of our branches would be happy to provide any explanations that you may require regarding any particular fee or charge.



#### **HEAD OFFICE**

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#### **LABASA**

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#### **NAKASI**

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#### **GANILAU HOUSE**

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