



DISCLOSURE OF HFC BANK LENDING FEES & CHARGES

Effective December 2018

FEE DESCRIPTION	AMOUNT
Personal Loans (Includes Secured & Unsecured Term loans: Set Personal Loan - Revolving and Reducing, Motor Vehicle Loan)	
Establishment Fee	
Up to \$499.99	\$75
\$500 to \$4,999.99	\$125
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
Personal Loans for Medical & Funeral and Education and Loans secured against TD	Discounted by 25%
Arrears Fee	
Arrears fees	\$25 per action
Line of Credit Fee (Personal Revolving Loans only)	
Based on the Tiered Balance – based on the Balance of loan as at end of month.	
Balance	Per Month
Up to \$4,999.99	\$10
\$5,000 to \$14,999.99	\$20
\$15,000 to \$49,999.99	\$30
\$50,000	\$50
Housing Loans (Includes Owner Occupied & Residential Investment Property Loans offered under Super Dream, Dream, Executive, Disaster Rehab-Dream Packages, Super Dream Government Grant Scheme)	
Establishment Fee	
Up to \$499.99	\$75
\$500 to \$4,999.99	\$125
\$5,000 to \$14,999.99	\$250
\$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%
FNPF Fee	
FNPF Housing Application fee	\$100 per application (plus FNPF costs)
Product Switch Fee	
Switch Fee or Restructure	\$300 per account
Arrears Fee	
Arrears fees	\$25 per action
Inspection Fee	
Inspection Fee	\$50 per visit plus additional charge of \$200 for inspections conducted outside Business Area*
* beyond a 30km radius from branch representation.	

FEE DESCRIPTION	AMOUNT
Business Loans (All Commercial related funding: Agricultural, Plus Point, Property Investment, Top Gear, Working Capital, EXIM, SME, Cane Farm, Lease Finance, Insurance Premium Finance, Micro Finance and Disaster Rehab facilities)	
Establishment Fee	
Up to \$499.99	\$75
\$500 to \$4,999.99	\$125
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
Loans secured against TD	Discounted by 25%
Arrears Fee (does not include Cane Farm loan)	
Arrears fees	\$25 per action
Line of Credit Fee (Business Revolving Loans only)	
Based on the Tiered Balance – based on the Balance of loan as at end of month.	
Balance	Per Month
Up to \$4,999.99	\$10
\$5,000 to \$14,999.99	\$20
\$15,000 to \$49,999.99	\$30
\$50,000 to \$99,999.99	\$50
\$100,000 to \$499,999.99	\$100
\$500,000 to \$999,999.99	\$200
\$1m and over	\$300
Rural Banking Micro-Finance Loan	
Loan Administration Charge	\$3 per month
Loan Arrears Fee (charged once a month if a repayment is not made in that month)	\$25 per default
Cane Farm loan	
Arrears Fee	\$25 per 6 monthly default
Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)	
Loan Balance	Monthly Charge
1st Home Loan	Nil
Up to \$4,999.99	\$7
\$5,000 to \$14,999.99	\$13
\$15,000 to \$49,999.99	\$25
\$50,000 to \$99,999.99	\$40
\$100,000 to \$499,999.99	\$65
\$500,000 to \$999,999.99	\$100
\$1m and over	0.025% with minimum of \$300

FEE DESCRIPTION	AMOUNT
Loan Redraw Fee (Redraw Amount)	
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
Internet Banking - Redraw Fee	
Internet Loan Redraw Fee	\$20 per redraw
Demand Notice Fee (per action)	
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
Mortgagee Sale Admin Fee (per action)	
Loan & Overdrafts less than \$300,000	\$500 per action
Loan & Overdrafts \$300,000 and over	\$750 per action
Settlement Outward Fee (at settlement)	
All Customers	\$100
Issue of Settlement Letter	\$50 per letter
Discharge Fee	\$250 plus \$50 per additional document
Discharge of Term Deposit & Life Policy Assignment	\$75 per document
Documentation Fees & Charges	
Security Documentation Fee	
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

FEE DESCRIPTION	AMOUNT
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
Search Fee	
Registration Search Fee	\$30 per registration
Company Search Fee	\$30 per company
Bill of Sale Search Fee	\$30 per vehicle per financier
Title Search Fee	\$30 per title
LTA Search Fee	\$30 per vehicle
Consent Fee (Subsequent Mortgages)	
All Customers	Nil
Upstamping Fee & Renewal Fee (at settlement)	
Personal/Housing/Cane Farm/Agricultural/SME 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
Document Retrieval Fee	
Photocopy of Security Documents	\$5 per page
Document Production Fee	
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

FEE DESCRIPTION	AMOUNT
Valuation Fees	
Agricultural/Cane Farm Properties	\$250
Residential Properties	
Vacant Land	\$300
Single Storey	\$350
Double Storey / 2 Units	\$500
Multi units	\$600
Additional Fee for Outside Business Area*	\$50 plus out of pocket expenses
Commercial and Industrial Properties	
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 for Outside Business Area*	Nil
* beyond a 30 KM radius from usual business location of Panel Valuer	
Plant Machinery Valuation	
Plant	\$1,000 per plant (incl. equipment)
Machinery	\$500 per machine (incl. equipment)
Desk & Curbside Valuation	
Desk Valuation	\$100
Curbside Valuation	50% of the existing structured fee
Insurance Valuation	
Single Structure	\$250
Multiple Structures	\$250 plus \$50 per additional structure
Indemnity Guarantee	
IG Establishment Fee:	
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 1.75% (min. \$100)
	Executive 1.75% (min. \$100)
	Business 1.75% (min.\$200)

FEE DESCRIPTION	AMOUNT
Half Yearly Charge	Personal 1.75% (min. \$100)
	Executive 1.75% (min. \$100)
	Business 1.75% (min. \$100)
IG Cancellation Fee:	
All Customers	\$50 per IG
Non Compliance Rate	
Non submission of financial data, breach of covenant / conditions on expiry of advice notices.	Plus 2% per annum on existing prevailing rate
Commitment Fee - Personal/Business	
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.
Letter Of Undertaking	
Issued for Visa purposes (each letter)	\$50
Insurance Premiums	
Paid on behalf of customer (Life Insurance only)	\$20 per transfer
Paid on behalf of customer (Mortgage Protection Insurance)	\$50 per transfer
Paid on behalf of customer (General Insurance)	\$50 per transfer
Opinions / Audit Confirmation Certificates	
Issued at customer's request	\$50 per request
Statements	
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.



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