

YOUR COMPLETE BANKING SOLUTION!

EVERYDAY RETAIL BANKING

BUSINESS / COMMERCIAL LENDING

PERSONAL LENDING

FOREIGN CURRENCY EXCHANGE

INTERNATIONAL TTS & DRAFTS

DEPOSIT PRODUCTS

INSURANCE PRODUCTS



HEAD OFFICE

HFC Centre
371 Victoria Parade, Suva
PO Box 161, Suva
Phone: 3316555
Fax: 3304171
Mobile short code: 5500

SUVA

Ground Floor, HFC Centre
371 Victoria Parade, Suva
PO Box 161, Suva
Phone: 3316555
Fax: 3316377
Mobile short code: 5500

LAUTOKA

163 Vitogo Parade
PO Box 3984, Lautoka
Phone: 6663366
Fax: 6662004
Mobile short code: 5501

NADI

Queens Road, Namaka
PO Box 9449, Nadi Airport
Phone: 6721257
Fax: 6721258
Mobile short code: 5502

LABASA

Main Street
PO Box 3120, Labasa
Phone: 8814188
Fax: 8814377
Mobile short code: 5503

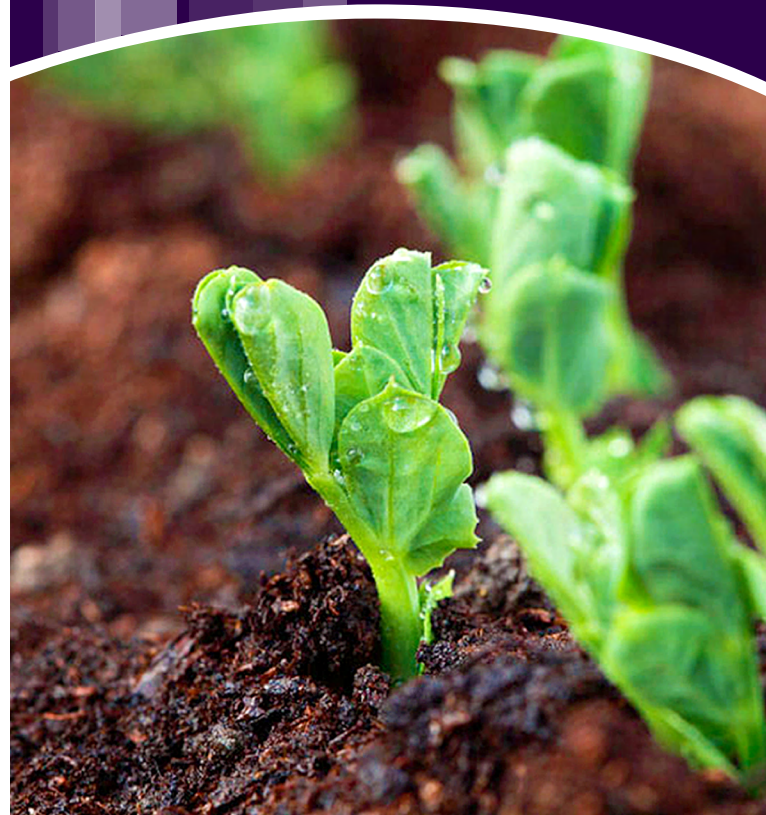
NAKASI

Rups Mega Complex, Nakasi
PO Box 8207, Nakasi
Phone: 3410055
Fax: 3410056
Mobile short code: 5504

GANILAU HOUSE

Ganilau Building, Scott Street, Suva
PO Box 161, Suva
Phone: 3316246
Fax: 3304612
Mobile short code: 5515

This product brochure must be read in conjunction with HFC Bank's Disclosure of Fees and Charges Brochures for other applicable fees. The fees, charges and interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes. For general terms and conditions, please consult a HFC Bank Business/Personal Finance Executive.



Agricultural Loan

Are you in the Agricultural Sector or plan to venture into this sector?

HFC Bank's Agricultural Loan is the package for you. From farm improvements...to personal expenses...to buying a new farm...

- ▶ Farm improvements and development
- ▶ Disaster rehabilitation
- ▶ Repairs and maintenance of farm houses
- ▶ Personal expenses
- ▶ Farming equipment and plants
- ▶ Purchase of farms
- ▶ Construction of new farm houses

FEATURES & BENEFITS

- ▶ Pre-approval Certificates available;
- ▶ Equity contribution can be by way of cash, FNPF transfer, and/or collateral security;
- ▶ Fixed security documentation costs at outset (can be added to loan);
- ▶ Repayment Holiday for 6 months;
- ▶ Interest only repayments until produce, harvest and sale (Maximum 12 months);
- ▶ In-house valuation and security documentation cost;
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears;
- ▶ Property insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- ▶ Product would allow to consolidate other loans;
- ▶ Special Term Saver accounts direct deduction with no additional cost;
- ▶ Special Government Equity scheme subject to MOU; and
- ▶ Interest rate of 9% per annum.

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 to \$200,000	1% of Limit Amount
Loans secured against TD	Discounted by 25%
Arrears Fee	
Arrears Fee	\$25 per action
Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)	
Loan Balance	Monthly Charge
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 \$200,000	\$65
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 \$200,000	\$250
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
Documentation Fees & Charges	
Security Documentation Fee	
Agricultural Loans	\$550 plus \$100 per additional document
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
Valuation Fees	
Agricultural Properties	\$250
Upstamping Fee & Renewal Fee (at settlement)	
Agricultural Loans	\$300 plus \$50 per additional document