

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.



Lease Finance

With HFC Bank's Lease Finance, your assets never expire!

ZERO
UPFRONT PAYMENT

100%
FINANCE AVAILABLE

4 YEAR
MAXIMUM TERM

**PAYMENT
FLEXIBILITY**

**INFLATION
FRIENDLY**

For customers who need improved access to finance especially for acquiring capital equipment or applications of new technology for operations; and targeted to public sector, mainly state owned entities.

From brand new or used vehicles, buses, cars, vans, lorries, trucks and tractors to machineries or equipment for construction, plantation or food processing sectors and/or medical, printing and packaging industries.

FEATURES & BENEFITS

- ▶ 100 percent financing available;
- ▶ Each financing will be dedicated by its own agreement;
- ▶ Interest rate and repayments are fixed for the term of the contract, inclusive of maintenance cost;
- ▶ Inflation friendly;
- ▶ Lessee has option to buy the equipment at the end of the lease term;
- ▶ Irregular or seasonal payment schedules can be considered to suit your cash flow;
- ▶ Lessee does not have to pay for the asset upfront;
- ▶ Out-of-pocket expenses like shipping, freight, installation can be included in the financing;
- ▶ Interest and depreciation is tax deductible; and
- ▶ Capital that would be normally tied up in assets can be used to drive operations and growth.

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$10,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 to \$5 million	1% of Limit Amount
Loans secured against TD	Discounted by 25%
Arrears Fee	
Arrears fees	\$25 per action
Loan Administration/ Monthly Service Fees	
Loan Balance	Per Month
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
\$1 million to \$5 million	0.025% with minimum of \$300
Documentation Fees & Charges	
Security Documentation Fee	
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