

# 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.*



## Revolving Working Capital

# Faster business growth with a Revolving Working Capital!

From cash flow support to purchasing of stock or other current assets, the HFC Bank Revolving Working Capital Loan is here to help you reach 'breakeven point' and begin making a profit.

Designed for Small to Medium Enterprises (SMEs), Businesses and Corporates, this product offers financial assistance to customers who need funding for day to day operations of their business or any seasonal impact.

## FEATURES & BENEFITS

- ▶ Variable rate of 11.25% p.a.
- ▶ Maximum loan limit of up to \$50,000
  - Based on Business needs basis
  - 10% of the Sales Turnover of Previous year is considered
- ▶ No customer contribution required.
- ▶ Redraw option available on any advance repayments (first 2 withdrawals free per annum and minimal fee to apply thereafter).
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears.
- ▶ Longer term of loan of 7 years.

MINIMUM  
LOAN

**\$10,000**

MAXIMUM  
LOAN

**\$50,000**

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
<b>Establishment Fee</b>	
\$10,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000	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
\$10,000 to \$49,999.99	\$30
\$50,000	\$50
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Bill of Sale or Crop Lien (including renewal)	\$250 per document
Business Loans	\$1000 plus \$100 per additional document
<b>Search Fee</b>	
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
<b>Valuation Fees</b>	
<b>Commercial and Industrial Properties</b>	
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	