

Give your business the attention it deserves with an Asset Finance Loan from HFC Bank.

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.

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Asset Finance

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 to \$7 million	1% of Limit Amount
Loans secured against TD	Discounted by 25%
Arrears Fee (does not include Cane Farm loan)	
Arrears fees	\$25 per action
Loan Administration/ Monthly Service Fees	
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 \$7 million	0.025% with minimum of \$300
Documentation Fees & Charges	
Security Documentation Fee	
Asset Finance	Nil
Upstamping Fee & Renewal Fee (at settlement)	
Asset Finance	Nil

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www.hfc.com.fj



With over 50 years of exclusive home loan and other lending experience and a dedicated team of experts, HFC Bank offers a complete package to meet all your business asset needs.

We have the solution in terms of capital expenditure by allowing access to assets without paying for it at once.

This product is available to:

- ▶ Companies
- ▶ Corporate Organisations
- ▶ Statutory Bodies
- ▶ Government
- ▶ Sole Trader and Partnerships
- ▶ Individuals

FEATURES & BENEFITS

- ▶ Flexible options available;
- ▶ Variable interest rate of 15%;
- ▶ Maximum loan limit up to \$7 million;
- ▶ Minimum loan limit up to \$5,000;
- ▶ Flexible **term** of up to 7 years;
- ▶ 20% minimum equity for private use and 35% for all others;
- ▶ In-house Insurance can be arranged;
- ▶ Flexible re- arrangement plan based on security position; and
- ▶ Tailor made product to suit customer requirements

Our solution to all your Business Asset needs!