

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
Establishment Fee	
\$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%
Arrears Fee (does not include Cane Farm loan)	
Arrears fees	\$25 per action
Line of Credit Fee (Business Revolving Loans only)	
Based on Approved Loan Limit	
Loan Limit	Per Month
Up to \$4,999.99	\$10
\$5,000 to \$14,999.99	\$20
\$10,000 to \$49,999.99	\$30
\$50,000	\$50
Documentation Fees & Charges	
Security Documentation Fee	
Security Agreement or Crop Lien (including renewal)	\$250 per document
Business Loans	\$1000 plus \$100 per additional document
Search Fee	
Registration Search Fee	\$30 per registration
Company Search Fee	\$30 per company
Security Agreement Search Fee	\$30 per agreement
Title Search Fee	\$30 per title
LTA Search Fee	\$30 per vehicle
Valuation Fees	
Commercial and Industrial Properties	
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	