

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

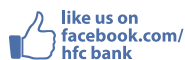
NAKASI

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.



Small to Medium Enterprise Loan

For small to medium sized enterprises who want to set up a new business or those seeking assistance with their existing business.

10% MINIMUM EQUITY

10yr FLEXIBLE TERM

FEATURES & BENEFITS

- ▶ 8.99% pa [variable] with special rate of 7.99% for high priority sectors*;
- ▶ Maximum loan limit of up to \$2m;
- ▶ Flexible term of up to 10 years;
- ▶ 10% minimum contribution required as equity;
- ▶ Equity contribution can be by way of cash, collateral security or surplus from existing securities held, insurance policies held - ELGI against residential properties;
- ▶ Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- ▶ Interest only repayment in case of financial hardship subject to review of account;
- ▶ Repayments readjusted with commencement of the payments;
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears; and
- ▶ Redraw option available on any advance repayments.

** As classified by RBF including Agriculture, Agro Processing and Renewable Energy sectors.*

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	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 (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 \$499,999.99	\$65
\$500,000 to \$999,999.99	\$100
\$1m to \$2m	0.025% with minimum of \$300
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 \$999,999.99	\$250
\$1m to \$2m	0.5% of the redraw amount
Documentation Fees & Charges	
Security Documentation Fee	
Security Agreement or Crop Lien (including renewal)	\$250 per document
SME Loans	\$550 plus \$50 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	
All SME Loans	\$280

Let us help you grow your business.