



TO ALL OUR VALUED CUSTOMERS & THE GENERAL PUBLIC

Please note that in line with escalating Cost of Funds, our Lending Rates has been reviewed once again that will become effective immediately as of 22nd December 2006 for any new or additional lending requests:

LENDING RATES [effective 22nd December 2006]

PRODUCT	INTEREST RATE (pa)
DREAM PACKAGE	
(for housing and all housing-related funding)	
Fixed Rate (first six months)	10.15%
Variable Rate	12.00%
SET PERSONAL LOANS	
(for all funding of personal nature including Motor Vehicles, Travel, Education, Health and any other personal commitments)	
Variable Rate	15.00%
TOP GEAR PACKAGE	
(for funding related to small to medium businesses less than \$0.750m)	
Fixed Rate (first six months)	11.30%
Variable Rate	12.75%
TOP GEAR PLUS PACKAGE	
(for funding related to medium to large businesses \$0.750m and above)	
Fixed Rate (first twelve months)	11.40%
Variable Rate	12.25%
PENALTY INTEREST RATE	
(for defaulting loans irrespective of arrears days)	18.00%

For all existing customers, your new rates will be applied with effect from 22nd January 2007 and you are kindly notified to contact your Account Manager to discuss the status of your repayments or any aspect of your accounts generally concerning changes to interest rates as advised herein.

HFC also offers very attractive Deposit Rates for terms specified hereunder and we encourage our customers and the general public to take advantage of this special offer that is available for a limited period:

DEPOSIT RATES [effective 1st December 2006]

TERM	CARDED RATE (pa)	SPECIAL RATE (pa)*
RETAIL TERM DEPOSITS	\$1,000 – \$100,000	\$1,000 - \$500,000
1 to less than 3 months	0.75%	-
3 to less than 6 months	1.00%	-
6 to less than 9 months	1.50%	-
9 to less than 12 months	2.00%	6.50% (12 Months)
12 to less than 24 months	3.75%	7.50% (18 Months)
24 to less than 36 months	4.00%	8.50% (24 Months)
36 to less than 48 months	4.10%	-
48 to less than 60 months	4.20%	-
Over 60 months	4.30%	-

WHOLESALE TERM DEPOSITS (for deposits amounts above \$100,000)

Please obtain quotes direct from our Senior Treasury Officer on telephone 3239 121

We take this opportunity to wish all our valued customers and the people of our beloved nation a very merry Christmas and a happy New Year.

For more information, please contact Mr Isikeli Tikoduadua, Senior Manager Corporate Financial Services, on telephone (679) 3239 106; Email: isikelit@hfc.com.fj

Head Office
HFC Centre
371 Victoria Parade.
P.O.Box 161 Suva.
Phone: 3316555
Fax: 3304171

Suva
Ground Floor, HFC Centre.
371 Victoria Parade, Suva.
P.O.Box 161 Suva.
Phone: 3316555
Fax: 3316377

Nadi
Queens Road, Namaka.
P.O.Box 9449 Nadi
Phone: 6721257
Fax: 6721258

Labasa
FNPF Building, Park Street.
P.O.Box 3120 Labasa
Phone: 8814188
Fax: 8814377

Lautoka
155 Vitogo Parade.
P.O.Box 3984 Lautoka
Phone: 6663366
Fax: 6662004