

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



### FEES & CHARGES

FEE DESCRIPTION	AMOUNT
<b>Establishment Fee</b>	
\$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%
<b>Arrears Fee (does not include Cane Farm loan)</b>	
Arrears fees	\$25 per action
<b>Loan Administration/ Monthly Service Fees</b>	
<b>Balance</b>	<b>Per Month</b>
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
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Asset Finance	Nil
<b>Upstamping Fee &amp; Renewal Fee (at settlement)</b>	
Asset Finance	Nil

#### 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.*

# Asset Finance



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!