

# 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
<b>Establishment Fee</b>	
\$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%
<b>Arrears Fee (does not include Cane Farm loan)</b>	
Arrears fees	\$25 per action
<b>Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)</b>	
<b>Loan Balance</b>	<b>Monthly Charge</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
\$1m to \$2m	0.025% with minimum of \$300
<b>Loan Redraw Fee (Redraw Amount)</b>	
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
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Bill of Sale or Crop Lien (including renewal)	\$250 per document
SME Loans	\$550 plus \$50 per additional document
<b>Search Fee</b>	
Registration Search Fee	\$30 per registration
Company Search Fee	\$30 per company
Bill of Sale Search Fee	\$30 per vehicle per financier
Title Search Fee	\$30 per title
LTA Search Fee	\$30 per vehicle
<b>Valuation Fees</b>	
All SME Loans	\$280

Let us help you grow your business.