

FEES & CHARGES (continued)

FEE DESCRIPTION	AMOUNT
Document Retrieval Fee	
Photocopy of Security Documents	\$5 per page
Document Production Fee	
All Loans	\$100 per document
Each Additional Document	\$25 per document
Photocopy charges for Other Document	\$2 per page
Execution of Documents by Bank's Attorney	Nil
Correction of Name/ Record of Marriage – on leases and titles	\$50
Valuation Fees	
Residential Properties	
Vacant Land	\$300
Single Storey	\$350
Double Storey / 2 Units	\$500
Multi units	\$600
Additional Fee for outside Business Area*	\$50 plus out of pocket expenses
* beyond a 30 KM radius from usual business location of Panel Valuer	



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.



4.25%
FIXED FOR
12 MONTHS
**FOR FIRST
TIME HOME
OWNERS!**

**Super Dream
Government Grant
Home Loan**

4.25 %
FIXED FOR
12 MONTHS

6.7 %
VARIABLE
THEREAFTER

25 YEAR
MAXIMUM
TERM

10 %
CONTRIBUTION
ONLY

As part of Government's initiative to encourage Home Ownership, under the **Government Grant Scheme***, grants are being offered to first time home owners:

- a) For annual household income of \$50,000 or less:
- \$10,000 for the purchase of your first home
 - \$15,000 for the construction of your first home

A grant of \$10,000 is offered for formal lease purchases.

- b) For annual household income of \$50,001 to \$100,000:
- \$5,000 for the purchase of your first home
 - \$10,000 for the construction of your first home

Hurry, grants are limited and available on a first-come, first-serve basis!

**Individuals or Couples should never have previously purchased or owned land or residential home, depending on eligibility. Individuals or Couples must be above the age of 18 years. Applicants must expressly state in writing at the time of the application, his or her intention of using the Grant to contribute towards his or her finances.*

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	
Up to \$499.99	\$75
\$500 to \$4,999.99	\$125
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
1st Home Loan and Loans secured against TD	Discounted by 25%
FNPF Fee	
FNPF Housing Application fee	\$100 per application (plus FNPF costs)
Product Switch Fee	
Switch Fee or Restructure	\$300 per account
Arrears Fee	
Arrears Fee	\$25 per action
Inspection Fee	
Inspection Fee	\$50 per visit plus additional charge of \$200 for inspections conducted outside business area*
* beyond a 30km radius from branch representation	
Discharge Fee	\$250 plus \$50 per additional document
Discharge of Term Deposit & Life Policy Assignment	\$75 per document
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 \$500,000.00	\$250
Documentation Fees & Charges	
Security Documentation Fee	
Assignment over Deposits and Microfinance Loans (If Secured)	\$150 per document
Assignment over life policies including Preparation of Deed of Defeasance, Policy Stamping and Noting with Insurance	\$150 per document
Assignment of rent	\$150 per document
Bill of Sale or Crop Lien (including renewal every 5 years)	\$250 per document
Housing Loans	\$550 plus \$100 per additional document
Search Fee	
Registration Search Fee	\$30 per registration
Bill of Sale Search Fee	\$30 per vehicle per financier
Title Search Fee	\$30 per title
LTA Search Fee	\$30 per vehicle
Consent Fee (Subsequent Mortgages)	
All Customers	Nil
Upstamping Fee & Renewal Fee (at settlement)	
Housing Loans	\$300 plus \$50 per additional document