

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 \$999,999.99	\$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
Document Retrieval Fee	
Photocopy of Security Documents	\$5 per page

FEES & CHARGES (continued)

FEE DESCRIPTION	AMOUNT
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

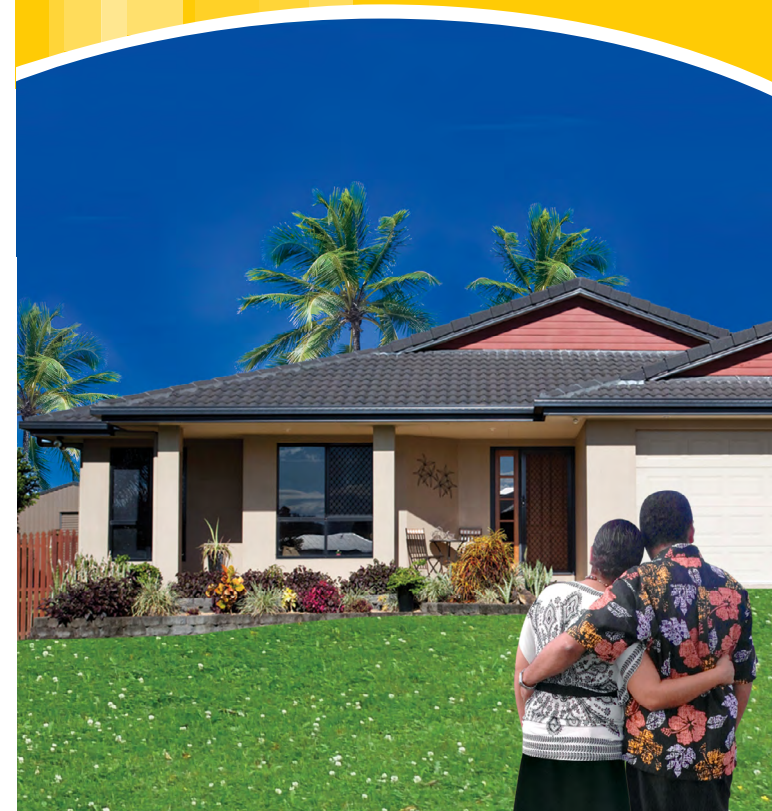
NAKASI

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.



Super Dream Home Loan

Your dream home loan with great rates!

FIXED RATE for 12 months

4.5%

VARIABLE RATE
thereafter at **7.5%**

LOWEST EQUITY of

10%

25 YEAR

MAXIMUM TERM

HFC Bank's Super Dream Home Loan will enable you to purchase land, build or buy a home of your very own at a great interest rate with huge benefits.

To realize your dream home for you and your family and live in comfort, HFC Bank's Super Dream Home Loan Package targets construction of new homes or land to be purchased and/or refinance of first home loan for future building of your dream home.

With the best in the market product packaging, you will get access to a wide range of services which includes valuation, security documentation and insurance protection cover.

NEW HOME CONSTRUCTION Turn your dream home into reality and prosper with HFC Bank. Build your very own home with a design of your choice with HFC Bank's Super Dream Loan Package.

LAND PURCHASE Be it land for a dream house, or just an investment for the future, HFC Bank's Super Dream Loan is a convenient loan facility to purchase land.

FEATURES

- ▶ Equity contribution can be by way of cash, FNPF and/or collateral security;
- ▶ Term of 10 years applicable for land purchase only;
- ▶ Home Insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- ▶ Direct salary deduction for loan repayments;
- ▶ Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- ▶ Repayment Holiday for 3 - 6 months in case of construction cases (if applicable);
- ▶ Interest only repayments for construction cases (maximum 12 months);
- ▶ Investments up to \$120,000 for construction cases will qualify for normal VAT refund subject to FRCS guidelines;
- ▶ Interest accrued on a daily reducing balance and charged monthly basis;
- ▶ Redraw option available on any advance repayments; and
- ▶ Consolidation of all other loan debts with mortgage.

Flexible repayment options to suit your individual needs.

Low interest rate & flexible terms to make your mortgage experience a pleasant one.