

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.



Motor Vehicle Loan



Drive *your* way in comfort

with HFC Bank's
Motor Vehicle Loan

8.50%

Interest rate per annum

UPTO 5 YEARS

Flexible loan term

FEATURES & BENEFITS

- ▶ Maximum loan limit of up to \$300,000;
- ▶ Flexible term of upto 5 years for new and unregistered motor vehicles and upto 4 years for preowned motor vehicles;
- ▶ Minimum upfront deposit with balance spread over period for better cash flow;
- ▶ Interest rate of 8.50% pa (variable);
- ▶ Interest applied on reducing balance;
- ▶ Mortgage Protection Insurance coverage (optional);
- ▶ In-house insurance cover can be arranged; and
- ▶ Competitive interest rate for motor vehicle financing.

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
Arrears Fee	
Arrears Fee	\$25 per action
Documentation Fees & Charges	
Security Documentation Fee	
Security Agreement (including renewal every 5 years)	\$250 per document
Loan Administration/Monthly Service Fees (Charged on all Term Loan Accounts only)	
Loan Balance	Monthly Charge
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 \$300,000	\$65