

## FEES & CHARGES

| FEE DESCRIPTION   | AMOUNT                |
|---|-----------------------|
| <b>Personal Loans (Includes Secured &amp; Unsecured Term loans: Set Personal Loan - Revolving and Reducing)</b> |                       |
| <b>Establishment Fee</b>  |                       |
| 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  | 1% of Limit Amount    |
| Personal Loans for Medical & Funeral and Education and Loans secured against TD                                 | Discounted by 25%     |
| <b>Arrears Fee</b>  |                       |
| Arrears fees  | \$25 per action       |
| <b>Line of Credit Fee (Personal Revolving Loans only)</b>   |                       |
| Based on Approved Loan Limit  |                       |
| <b>Loan Limit</b>   | <b>Per Month</b>      |
| Up to \$4,999.99  | \$10                  |
| \$5,000 to \$14,999.99  | \$20                  |
| \$15,000 to \$49,999.99   | \$30                  |
| \$50,000  | \$50                  |
| <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  | \$40                  |
| <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  | \$250                 |
| <b>Internet Banking - Redraw Fee</b>  |                       |
| Internet Loan Redraw Fee  | \$20 per redraw       |

# 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.*

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## Personal Loan

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www.hfc.com.fj

# What do you need?

Get the best out of your life now!  
Life's too short for tomorrows.  
Take a Personal Loan today.

extra cash?

a holiday?

education funds?

wedding?

new car?

clear a debt?

**SECURED  
LOANS  
OF UPTO  
\$50,000**

- ▶ Interest Rate: **12%**
- ▶ Loan Term: **7 years**
- ▶ Pre-approval Certificates available
- ▶ Fixed security documentation costs at the outset
- ▶ Immediate access to funds subject to acceptance of offer
- ▶ Insurance cover available for items purchased

**UNSECURED  
LOANS  
OF UPTO  
\$10,000**

- ▶ Interest Rate: **18%**
- ▶ Loan Term: **2 years**
- ▶ No deposit required
- ▶ Pre-approval Certificates available
- ▶ Immediate access to funds subject to acceptance of offer

We can help you meet your needs.