

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
<b>Establishment Fee</b>	
\$10,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 to \$5m	1% of Limit Amount
<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 \$5m	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 \$5m	0.5% of the redraw amount
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Business Loans	Up to \$500,000 - \$1,000 plus \$100 per additional document
	\$500,000 to \$1m - \$1,500 plus \$150 per additional document
	Above \$1m - \$2,000 plus \$200 per additional document
<b>Search Fee</b>	
Registration Search Fee	\$30 per registration
Company Search Fee	\$30 per company
Security Agreement Search Fee	\$30 per agreement
Title Search Fee	\$30 per title
LTA Search Fee	\$30 per vehicle

FEES & CHARGES (continued)	
FEE DESCRIPTION	AMOUNT
<b>Upstamping Fee &amp; Renewal Fee (at settlement)</b>	
Business Loans	Up to \$500,000 - \$600 plus \$100 per additional document
	\$500,000 to \$1m - \$900 plus \$150 per additional document
	Above \$1m - \$1,200 plus \$200 per additional document
<b>Valuation Fees</b>	
<b>Commercial and Industrial Properties</b>	
All Commercial and Industrial Properties Valuation up to \$500,000	\$600
All Commercial and Industrial Properties Valuation above \$500,000	\$700
Additional Fee Outside Business Area*	Nil
* beyond a 30 KM radius from usual business location of Panel Valuer	



**HEAD OFFICE**

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**SUVA**

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**LAUTOKA**

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**NADI**

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Mobile short code: 5502

**LABASA**

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Mobile short code: 5503

**NAKASI**

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**GANILAU HOUSE**

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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.*



# Business Term Loan

Thinking of...

**Starting**  
your own business?

**Expanding**  
your existing business?

**Refinancing**  
your existing debt?

**Purchasing**  
new equipment?

**Constructing**  
a commercial or  
investment property?

# Our loan product is designed to get you suited up!

Here at HFC Bank, we believe in innovation...because ideas are the driving force to any successful business. So if you have an idea and need quick answers for finance, HFC Bank is here for you - quick and easy - you will find the help you need right here!

We are eager to work with you.

Whether you're starting a new business or expanding your existing business, our goal is to assist in adding the most value to your ideas. And, with our best in the market product packaging you will get access to our wide range of services which includes valuation, security documentation and insurance protection cover.

HFC Bank's business loan delivers a unique combination of financial products:

- ▶ Set-up business ventures;
- ▶ Business expansion programmes;
- ▶ Purchase & construction of commercial & Investment properties;

- ▶ Purchase tool-of-trade such as plant, fixtures, fittings & machineries;
- ▶ Working capital;
- ▶ Refinancing of existing debt on longer term;
- ▶ Construction;
- ▶ Mortgage Protection Insurance for Directors (Keyman's Policy);
- ▶ Homesure Insurance (Commercial);
- ▶ Term Deposit;
- ▶ Housing and Personal Loan for Directors & Employees;
- ▶ Medical Insurance for Directors & Employees; and
- ▶ Indemnity Guarantees.

#### FEATURES & BENEFITS

- ▶ Competitive interest rates;
- ▶ Maximum loan limit of up to \$5 million;
- ▶ Flexible term of up to 15 years;
- ▶ 35% minimum contribution required as equity;
- ▶ Lump Sum reduction in loan repayments without any penalties;
- ▶ Redraw option available on any advance repayments;
- ▶ Consolidations of loans into one payment;
- ▶ Interest only repayments for construction cases (maximum 12 months); and
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears.

# Let us commercialise your ideas & business concepts!