

# 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



## Lease Finance

*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.*



# With HFC Bank's Lease Finance, your assets never expire!

**ZERO**  
UPFRONT PAYMENT

**100%**  
FINANCE AVAILABLE

**4 YEAR**  
MAXIMUM TERM

**PAYMENT  
FLEXIBILITY**

**INFLATION  
FRIENDLY**

For customers who need improved access to finance especially for acquiring capital equipment or applications of new technology for operations; and targeted to public sector, mainly state owned entities.

**From brand new or used vehicles, buses, cars, vans, lorries, trucks and tractors to machineries or equipment for construction, plantation or food processing sectors and/or medical, printing and packaging industries.**

#### FEATURES & BENEFITS

- ▶ 100 percent financing available;
- ▶ Each financing will be dedicated by its own agreement;
- ▶ Interest rate and repayments are fixed for the term of the contract, inclusive of maintenance cost;
- ▶ Inflation friendly;
- ▶ Lessee has option to buy the equipment at the end of the lease term;
- ▶ Irregular or seasonal payment schedules can be considered to suit your cash flow;
- ▶ Lessee does not have to pay for the asset upfront;
- ▶ Out-of-pocket expenses like shipping, freight, installation can be included in the financing;
- ▶ Interest and depreciation is tax deductible; and
- ▶ Capital that would be normally tied up in assets can be used to drive operations and growth.

#### 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 \$5 million	1% of Limit Amount
Loans secured against TD	Discounted by 25%
<b>Arrears Fee</b>	
Arrears fees	\$25 per action
<b>Loan Administration/ Monthly Service Fees</b>	
<b>Loan Balance</b>	<b>Per Month</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
\$1 million to \$5 million	0.025% with minimum of \$300
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Lease Finance	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