We can help you realise your dreams today.

FEES & CHARGES		
FEE DESCRIPTION AMOUN	UNT	
Establishment Fee		
\$500 to \$4,999.99	\$125	
\$5,000	\$250	
Rural Banking Micro-Finance Loan		
Loan Administration Charge	\$3 per month	
Loan Arrears Fee (charged once a month if a repayment is not made in that month)	\$25 per default	
Documentation Fees & Charges		
Security Documentation Fee		
Assignment over Deposits and Life Policies and Microfinance Loans (If Secured)	\$150 per document	
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	
Consent Fee (Subsequent Mortgages)		
All Customers	Nil	
Search Fee		
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	
Document Retrieval Fee		
Photocopy of Security Documents	\$5 per page	

YOUR COMPLETE **BANKING SOLUTION!**

EVERYDAY RETAIL BANKING

BUSINESS / COMMERCIAL LENDING

PERSONAL LENDING

FOREIGN CURRENCY EXCHANGE

INTERNATIONAL SERVICES

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

Print date: July 2020

NADI

Queens Road, Namaka PO Box 9449, Nadi Airport PO Box 3120, Labasa Phone: 6721257 Fax: 6721258

LABASA Main Street

Phone: 8814188 Fax: 8814377 Mobile short code: 5502 Mobile short code: 5503

NAKASI

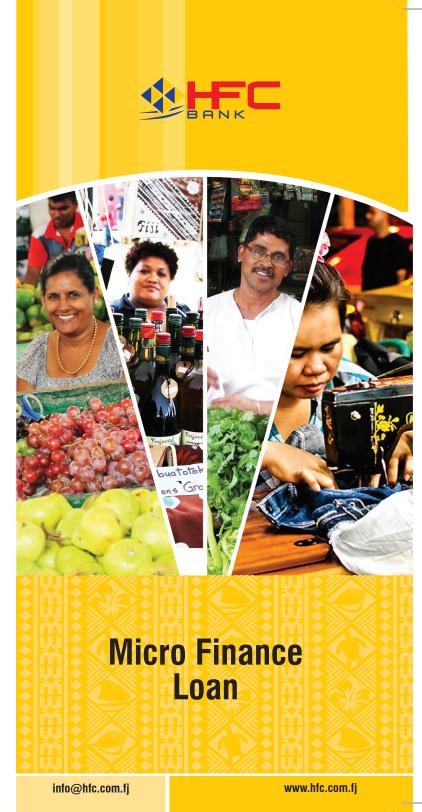
Rups Mega Complex, Nakasi PO Box 8207, Nakasi Phone: 3410055 Fax: 3410056 Mobile short code: 5504

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.





NO INTEREST

SPECIAL DISCOUNT

DIRECT

INSURANCE

HFC Bank's Micro Finance Loan is here to offer financial assistance to individuals or groups/clubs who want to start a new business or expand their existing one but do not qualify for a bank loan!

HFC Bank Micro Finance Loan is for individuals, youth, womens or mens clubs, landowners, farmers, cooperatives, religious groups or non-government organisations who have limited or no access to mainstream financial services.

PRODUCT FEATURES

- Special discount of 1% flat fee for loans related to Tourism,
 Agriculture & Agro Processing and Renewable Energy;
- ▶ 10% minimum contribution required as equity by way of cash, FNPF and /or collateral security;
- Special Term Saver account direct deduction with no additional cost;
- No major documentary evidence except bank statements; &
- Loans in excess of \$1,000 for groups and clubs would require cross guarantee of members.

MICRO INSURANCE POLICY* compulsory signup with all loan applications.

Premium options available:

- Below 50 years at \$59.00 per person per annum with \$5,000 sum insured.
- Above 50 years at \$59.00 per person per annum for \$2,500 sum insured.
- Above 50 years at \$118.00 per person per annum for \$5,000 sum insured.

ZERO INTEREST RATE A 10% flat fee per year to be charged on initial loan amount will be calculated and charged to the principal over period of one year upfront and thereafter, for each remaining year, will be applied upfront for the remaining balance on yearly basis.

REPAYMENT TERM Maximum term of loans is 36 months; however, for loans below \$1,000 is 12 months and 24 months for those below \$2,000.

If this is your **first individual loan**, you can apply for a loan of up to

\$1,000

Once you've paid off your **first individual loan**, you can apply for a loan of up to

\$2,000

If this is your **first club or group loan**, you can apply for a loan of up to

\$2,000

Once you've paid off the **first club or group loan**, you can apply for a loan of up to

\$5,000

* Insurance Policy provided through FijiCare Insurance Ltd. Customer has option to select an insurer of their preference.