

# 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
<b>Establishment Fee</b>	
\$5,000 to \$14,999.99	\$250
\$15,000 to \$49,999.99	\$500
\$50,000 and over	1% of Limit Amount
<b>Arrears Fee</b>	
Arrears Fee	\$25 per action
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee</b>	
Security Agreement (including renewal every 5 years)	\$250 per document
<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 \$300,000	\$65