

# 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

## 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.*



## Commercial Property Investment Loan

# Need funding for your next commercial property investment?

**15yr** MAXIMUM TERM

**35%** MINIMUM EQUITY

Apply for a HFC Bank Commercial Property Investment Loan today!

## FEATURES & BENEFITS

- Flexible term of up to 15 years. For land purchase, a term of 10 years;
- Equity contribution can be by way of cash and/or collateral security;
- Security documentation costs can be added to loan;
- Interest only repayments for construction cases (Maximum 12 months);
- Interest charged on a daily reducing balance and charged monthly in arrears;
- In-house insurance cover can be arranged; and
- Optional Mortgage Protection Insurance (MPI).

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

## FEES & CHARGES

FEE DESCRIPTION	AMOUNT
<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 and over	1% of Limit Amount
<b>Arrears Fee</b>	
Arrears fee	\$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 and over	0.025% with minimum of \$300
<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	
<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 and over	0.5% of the redraw amount
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee (New Loans)</b>	
Assignment over Deposits and Microfinance Loans (If Secured)	\$150 per document
Assignment over life policies including Preparation of Deed of Defeasance, Policy Noting with Insurance	\$150 per document
Assignment of rent	\$150 per document
Security Agreement or Crop Lien (including renewal every 5 years)	\$250 per document
Personal/Housing/Cane Farm/Agricultural/ SME Loans	\$550 plus \$100 per additional document
Business Loans/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