

## FEES & CHARGES (continued)

FEE DESCRIPTION	AMOUNT
<b>Valuation Fees</b>	
<b>Commercial and Industrial Properties</b>	
All SME Loans	\$280
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

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

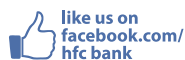
### NAKASI

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.*



# Export/Import Substitution

Designed to stimulate exports, encourage import substitution & improve international competitiveness.

**Exporters will be able to access fund at concessionary rate of up to 4.5%\* through the Export Finance Facility.**

This package is for Small to Corporate Businesses with main emphasis being on exporters who need funding to assist towards meeting manufacturing costs of goods for the export market, construction of upmarket hotels, warehouse for exporting and export of professional services such as architecture, engineering and maritime.

Additionally, the product also caters for businesses involved in commercial agriculture of import substitution items.

#### FEATURES & BENEFITS

- ▶ Maximum loan limit of up to \$1 million;
- ▶ Flexible term of up to 15 years;
- ▶ Lump Sum reduction in loan repayments without any penalties;
- ▶ Interest charged on a daily reducing balance; and
- ▶ Fixed interest rate of 4.5% will be available for the first 5 years, subject to RBF approval on funding and on expiry of 5 years, for remaining term of 10 years will be converted to HFC Top Gear Loan.

\* Rate is subject to RBF guidelines.

**4.25%** fixed interest rate

for products or produce carrying the Fijian Made & Buy Fijian Made Campaign emblems.

#### 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 to \$1 million	1% of Limit Amount
<b>Arrears Fee</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	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	0.5% of the redraw amount
<b>Documentation Fees &amp; Charges</b>	
<b>Security Documentation Fee (New Loans)</b>	
SME Loans	\$550 plus \$100 per additional document
Business Loans	Up to \$500,000 - \$1,000 plus \$100 per additional document
	\$500,000 to \$1m - \$1,500 plus \$150 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
<b>Security Documentation Fee (Additional Loans)</b>	
SME Loans	\$300 plus \$50 per additional document
Business Loans	Up to \$500,000 - \$600 plus \$100 per additional document
	\$500,000 to \$1m - \$900 plus \$150 per additional document