



Super Dream Home Loan

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HFC Bank's Super Dream Home Loan options will enable you to purchase land, build or buy a home of your very own **at great interest rates with huge benefits.**

10%

**Minimum
Deposit**

25yr

**Maximum
Term**

Low interest rates & flexible terms to make your mortgage experience a pleasant one.

Flexible repayment options to suit your individual needs.

Super Dream Home Loan

This Home Loan package is ideal for single or joint applicants looking to:

1. **Buy a ready built house**
2. **Buy land and build a house**
3. **Build a house on an existing land**
4. **Refinance their first home or property**

FEATURES & BENEFITS

- 4.5% fixed rate for first 12 months with 6.99% variable rate thereafter;
- Equity contribution can be by way of cash, FNPF and/or collateral security;
- Term of 10 years applicable for land purchase only;
- Home Insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- Direct salary deduction for loan repayments;
- Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- Interest only repayments for construction cases (maximum 12 months);
- Investments up to \$120,000 for construction cases will qualify for normal VAT refund subject to FRCS guidelines;
- Interest accrued on a daily reducing balance and charged monthly basis; and
- Consolidation of other loan debts with mortgage.

* Conditions apply.

4.5%
Fixed rate
for 12 months

6.99%
Variable rate
thereafter

Super Dream Home Loan with Government Grant

This home loan package is ideal for first time home owners. In partnership with Government's Grant Scheme* to encourage Home Ownership, grants are being offered to single or joint applicants:

1. With an annual household income of \$50,000 or less:
 - \$15,000 grant for the purchase of your first home
 - \$30,000 grant for the construction of your first homeA grant of \$10,000 is offered for formal lease purchases.
2. With an annual household income of \$50,001 to \$100,000:
 - \$5,000 grant for the purchase of your first home
 - \$20,000 grant for the construction of your first home

FEATURES & BENEFITS

- 4.25% fixed rate for 12 months with 6.7% variable rate thereafter;
- Equity contribution can be by way of cash, FNPF and/or collateral security;
- Term of 10 years applicable for land purchase only;
- Home Insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- Direct salary deduction for loan repayments;
- Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- Repayment Holiday for 3 - 6 months in case of construction cases (if applicable);
- Interest only repayments for construction cases (maximum 12 months);
- Investments up to \$120,000 for construction cases will qualify for normal VAT refund subject to FRCS guidelines;
- Interest accrued on a daily reducing balance and charged monthly basis; and
- Redraw option available on any advance repayments.

** Individuals or couples should never have previously purchased or owned land or residential home, depending on eligibility. All applicants must be above the age of 18 years. Applicants must expressly state in writing at the time of the application, his or her intention of using the Grant to contribute towards his or her finances.*

4.25%
Fixed rate
for 12 months

6.7%
Variable rate
thereafter

Super Dream Home Loan with RBF Facility

This home loan package is ideal for first time home owners. Single or joint applicants with an annual income or joint annual income of not more than \$50,000 looking to:

1. Buy a ready built house
2. Buy land and building house
3. Build a house on an existing land
4. Refinance their first home or property

FEATURES & BENEFITS

- 4.25% fixed rate for first 5 years with 6.99% variable rate thereafter;
- Equity contribution can be by way of cash, FNPF and/or collateral security;
- Term of 10 years applicable for land purchase only;
- Home Insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- Direct salary deduction for loan repayments;
- Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- Repayment Holiday for 3 - 6 months in case of construction cases (if applicable);
- Interest only repayments for construction cases (maximum 12 months);
- Investments up to \$120,000 for construction cases will qualify for normal VAT refund subject to FRCS guidelines;
- Interest accrued on a daily reducing balance and charged monthly basis; and
- Redraw option available on any advance repayments.

All applicants must be above the age of 18 years.

**Reserve Bank Special Housing Facility is subject to availability of RBF funds. Conditions apply.*

4.25%
Fixed rate
for 5 years

6.99%
Variable rate
thereafter

Super Dream Home Loan with Government Grant & RBF Facility

This home loan package is ideal for first time home owners. Single or joint applicants with an annual income or joint annual income of not more than \$50,000 and eligible for first housing grant assistance under the Government Grant Scheme looking to:

1. Buy a ready built house
2. Buy land and building house
3. Build a house on an existing land
4. Refinance their first home or property

FEATURES & BENEFITS

- 4.25% fixed rate for first 5 years with 6.7% variable rate thereafter. If 1% interest subsidy is applicable, 1% interest will be credited to the customer's account for the first 3 years;
- Equity contribution can be by way of government grant, cash, FNPF and/or collateral security;
- Term of 10 years applicable for land purchase only;
- Home Insurance, Mortgage Protection and Funeral Policy premiums could be built in the repayment;
- Direct salary deduction for loan repayments;
- Fixed security documentation, Insurance and MPI costs at outset (can be added to loan);
- Repayment Holiday for 3 - 6 months in case of construction cases (if applicable);
- Interest only repayments for construction cases (maximum 12 months);
- Investments up to \$120,000 for construction cases will qualify for normal VAT refund subject to FRCS guidelines;
- Interest accrued on a daily reducing balance and charged monthly basis; and
- Redraw option available on any advance repayments.

All applicants must be above the age of 18 years. Applicants must expressly state in writing at the time of the application, his or her intention of using the Grant to contribute towards his or her finances.

** Reserve Bank Special Housing Facility is subject to availability of RBF funds. Conditions apply.*

4.25%
Fixed rate
for 5 years

6.7%
Variable rate
thereafter

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	
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
FNPF Fee	
FNPF Housing Application Fee	\$100 per application (plus FNPF costs)
Product Switch Fee	
Switch Fee or Restructure	\$300 per account
Arrears Fee	
Arrears Fee	\$25 per action
Inspection Fee	
Inspection Fee	\$50 per visit plus additional charge of \$200 for inspections conducted outside business area*
<i>* beyond a 30km radius from branch representation</i>	
Discharge Fee	\$250 plus \$50 per additional document
Discharge of Term Deposit & Life Policy Assignment	\$75 per document
Loan Redraw Fee (Redraw Amount)	
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
Documentation Fees & Charges	
Security Documentation Fee (New Loans)	
Assignment over Deposits and Microfinance Loans (If Secured)	\$150 per document
Assignment over life policies including Preparation of Deed of Defeasance and 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
Housing Loans	\$550 plus \$100 per additional document
Search Fee	
Registration Search Fee	\$30 per registration
Security Agreement Search Fee	\$30 per agreement
Title Search Fee	\$30 per title
LTA Search Fee	\$30 per vehicle
Consent Fee (Subsequent Mortgages)	
All Customers	Nil
Security Documentation Fee (Additional Loans)	
Housing Loans	\$300 plus \$50 per additional document
Document Retrieval Fee	
Photocopy of Security Documents	\$5 per page

FEES & CHARGES continued

FEE DESCRIPTION	AMOUNT
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
Valuation Fees	
Residential Properties	
Vacant Land	\$300
Single Storey	\$350
Double Storey / 2 Units	\$500
Multi units	\$600
Additional Fee for outside Business Area*	\$50 plus out of pocket expenses
<i>* beyond a 30 KM radius from usual business location of Panel Valuer</i>	



HEAD OFFICE

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SUVA

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LAUTOKA

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NADI

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Fax: 6721258
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LABASA

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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

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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.

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