

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
Arrears Fee	
Arrears fees	\$25 per action
Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)	
Loan Balance	Monthly Charge
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 to \$5m	0.025% with minimum of \$300
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
\$1m to \$5m	0.5% of the redraw amount
Documentation Fees & Charges	
Security Documentation Fee (New Loans)	
Business Loans	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
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

FEES & CHARGES (continued)

FEE DESCRIPTION	AMOUNT
Security Documentation Fee (Additional Loans)	
Business Loans	Up to \$500,000 - \$600 plus \$100 per additional document
	\$500,000 to \$1m - \$900 plus \$150 per additional document
	Above \$1m - \$1,200 plus \$200 per additional document
Valuation Fees	
Commercial and Industrial Properties	
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

RB Patel Jetpoint
Complex, Martintar
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.



Business Term Loan

Thinking of...

Starting
your own business?

Expanding
your existing business?

Refinancing
your existing debt?

Purchasing
new equipment?

Constructing
a commercial or
investment property?

Our loan product is designed to get you suited up!

Here at HFC Bank, we believe in innovation...because ideas are the driving force to any successful business. So if you have an idea and need quick answers for finance, HFC Bank is here for you - quick and easy - you will find the help you need right here!

We are eager to work with you.

Whether you're starting a new business or expanding your existing business, our goal is to assist in adding the most value to your ideas. And, with our best in the market product packaging you will get access to our wide range of services which includes valuation, security documentation and insurance protection cover.

HFC Bank's business loan delivers a unique combination of financial products:

- ▶ Set-up business ventures;
- ▶ Business expansion programmes;
- ▶ Purchase & construction of commercial & Investment properties;

- ▶ Purchase tool-of-trade such as plant, fixtures, fittings & machineries;
- ▶ Working capital;
- ▶ Refinancing of existing debt on longer term;
- ▶ Construction;
- ▶ Mortgage Protection Insurance for Directors (Keyman's Policy);
- ▶ Homesure Insurance (Commercial);
- ▶ Term Deposit;
- ▶ Housing and Personal Loan for Directors & Employees;
- ▶ Medical Insurance for Directors & Employees; and
- ▶ Indemnity Guarantees.

FEATURES & BENEFITS

- ▶ Competitive interest rates;
- ▶ Maximum loan limit of up to \$5 million;
- ▶ Flexible term of up to 15 years;
- ▶ 35% minimum contribution required as equity;
- ▶ Lump Sum reduction in loan repayments without any penalties;
- ▶ Redraw option available on any advance repayments;
- ▶ Consolidations of loans into one payment;
- ▶ Interest only repayments for construction cases (maximum 12 months); and
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears.

Let us commercialise your ideas & business concepts!