

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

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.



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 |
|---|--|
| 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 fee | \$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 and over | 0.025% with minimum of \$300 |
| 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 | |
| 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 and over | 0.5% of the redraw amount |
| 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, 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 |