

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.



Disaster Rehabilitation & Containment Facility

HFC Bank is offering competitive loan packages for **Micro, Small, Medium & Large** sized enterprises to help with business recovery!*

3.99%

FIXED INTEREST FOR 5 YEARS

\$10K

MINIMUM LOAN AMOUNT

\$100K

MAXIMUM LOAN AMOUNT

FEATURES & BENEFITS

- ▶ 5 year loan term;
- ▶ * All Internal HFC Bank Fees & Charges will be waived for first 2 Years however any out of pocket fee payment to external party will be charged;
- ▶ The Government will fully subsidise the interest rate payment for the first two years;
- ▶ The borrower to pay principal+interest payments from 3rd year;
- ▶ Government provides guarantee for any defaulted loan under this scheme;
- ▶ 3 days approval turnaround time on receipt of formal application;
- ▶ Repayments readjusted with commencement of the payments; and
- ▶ Interest charged on a daily reducing balance and charged monthly in arrears.

** Applies to new loans only. Facility available to all businesses including those with existing accounts in more than one financial institution who meet HFC Bank's eligibility criteria. Conditions apply.*

FEES & CHARGES

FEE DESCRIPTION		AMOUNT
Establishment Fee		Waived
Arrears Fee		
Arrears fees		\$25 per default (will apply on defaults after the grace period of 5days. Subsequently, it will be charged at the beginning of each calendar month until arrears is cleared).
Loan Administration/ Monthly Service Fees (Charged on all Term Loan Accounts only)		
Loan Balance (Waived for first 2 Years)		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		\$65

HFC Bank is here to assist your business!