

We can help you realise your dreams today.

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.

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Micro Finance Loan

Let's aspire and prosper together!

www.hfc.com.fj

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Establishment Fee	
\$500 to \$4,999.99	\$125
\$5,000	\$250
Rural Banking Micro-Finance Loan	
Loan Administration Charge	\$3 per month
Loan Arrears Fee (charged once a month if a repayment is not made in that month)	\$25 per default
Documentation Fees & Charges	
Security Documentation Fee	
Assignment over Deposits and Life Policies and Microfinance Loans (If Secured)	\$150 per document
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
Consent Fee (Subsequent Mortgages)	
All Customers	Nil
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
Document Retrieval Fee	
Photocopy of Security Documents	\$5 per page

NO
INTEREST

SPECIAL
DISCOUNT

DIRECT
DEDUCTION

INSURANCE

HFC Bank's Micro Finance Loan is here to offer financial assistance to individuals or groups/clubs who want to start a new business or expand their existing one but do not qualify for a bank loan!

HFC Bank Micro Finance Loan is for individuals, youth, womens or mens clubs, landowners, farmers, cooperatives, religious groups or non-government organisations who have limited or no access to mainstream financial services.

PRODUCT FEATURES

- ▶ Special discount of 1% flat fee for loans related to Tourism, Agriculture & Agro Processing and Renewable Energy;
- ▶ 10% minimum contribution required as equity by way of cash, FNPf and /or collateral security;
- ▶ Special Term Saver account direct deduction with no additional cost;
- ▶ No major documentary evidence except bank statements; &
- ▶ Loans in excess of \$1,000 for groups and clubs would require cross guarantee of members.

MICRO INSURANCE POLICY* compulsory signup with all loan applications.

Premium options available:

- ▶ Below 50 years at \$59.00 per person per annum with \$5,000 sum insured.
- ▶ Above 50 years at \$59.00 per person per annum for \$2,500 sum insured.
- ▶ Above 50 years at \$118.00 per person per annum for \$5,000 sum insured.

ZERO INTEREST RATE A 10% flat fee per year to be charged on initial loan amount will be calculated and charged to the principal over period of one year upfront and thereafter, for each remaining year, will be applied upfront for the remaining balance on yearly basis.

REPAYMENT TERM Maximum term of loans is 36 months; however, for loans below \$1,000 is 12 months and 24 months for those below \$2,000.

If this is your **first individual loan**,
you can apply for a loan of up to

\$1,000

Once you've paid off your **first individual loan**,
you can apply for a loan of up to

\$2,000

If this is your **first club or group loan**,
you can apply for a loan of up to

\$2,000

Once you've paid off the **first club or group loan**,
you can apply for a loan of up to

\$5,000

** Insurance Policy provided through FijiCare Insurance Ltd. Customer has option to select an insurer of their preference.*