

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.



Personal Loan

What do you need?

extra cash?

a holiday?

education funds?

wedding?

new car?

clear a debt?

Life's too short for tomorrows. Get the best out of your life today!

Secured loans of upto **\$50,000**

- ▶ Interest Rate: 12%
- ▶ Loan Term: 7 years
- ▶ Pre-approval Certificates available
- ▶ Fixed security documentation costs at the outset
- ▶ Immediate access to funds subject to acceptance of offer
- ▶ Insurance cover available for items purchased

Unsecured loans of upto **\$10,000**

- ▶ Interest Rate: 18%
- ▶ Loan Term: 2 years
- ▶ No deposit required
- ▶ Pre-approval Certificates available
- ▶ Immediate access to funds subject to acceptance of offer

FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Personal Loans (Includes Secured & Unsecured Term loans)	
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	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	\$40
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	\$250