

FEES & CHARGES (continued)

| FEE DESCRIPTION | AMOUNT |
|---|---------|
| Valuation Fees | |
| Commercial and Industrial Properties | |
| All SME Loans | \$450 |
| All Commercial and Industrial Properties Valuation up to \$500,000 | \$1,000 |
| All Commercial and Industrial Properties Valuation above \$500,000 | \$1,000 |
| Additional Fee Outside Business Area* | Nil |
| <i>* beyond a 30 KM radius from usual business location of Panel Valuer</i> | |



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

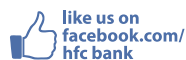
NAKASI

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.



Effective March 1st 2022.



Export/Import Substitution

Your own Fijian Bank with real solutions.

www.hfc.com.fj

Designed to stimulate exports, encourage import substitution & improve international competitiveness.

3.99%
fixed interest rate

This package is for Small to Corporate Businesses with main emphasis being on exporters who need funding to assist towards meeting manufacturing costs of goods for the export market, construction of upmarket hotels, warehouse for exporting and export of professional services such as architecture, engineering and maritime.

Additionally, the product also caters for businesses involved in commercial agriculture of import substitution items.

FEATURES & BENEFITS

- ▶ Maximum loan limit of up to \$1 million;
- ▶ Flexible term of up to 15 years;
- ▶ Lump Sum reduction in loan repayments without any penalties;
- ▶ Interest charged on a daily reducing balance; and
- ▶ Fixed interest rate of 3.99% will be available for the first 5 years, subject to RBF approval on funding and on expiry of 5 years, for remaining term of 10 years will be converted to HFC Top Gear Loan.

Rate is subject to RBF guidelines.

| 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 to \$1 million | 1% of Limit Amount |
| Arrears Fee | |
| Arrears fees | \$25 on default |
| 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 | 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 | 0.5% of the redraw amount |
| Documentation Fees & Charges | |
| Security Documentation Fee (New Loans) | |
| SME Loans | \$550 plus \$100 per additional document |
| Business Loans | Up to \$500,000 - \$1,000 plus \$100 per additional document |
| | \$500,000 to \$1m - \$1,500 plus \$150 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 |
| Security Documentation Fee (Additional Loans) | |
| SME Loans | \$300 plus \$50 per additional document |
| Business Loans | Up to \$500,000 - \$600 plus \$100 per additional document |
| | \$500,000 to \$1m - \$900 plus \$150 per additional document |